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MANUAL
OF
ILITY INSURANCE

STATE OF INDIANA

Edition of January, 1912

THE FRANKFORT
MARINE, ACCIDENT
AND PLATE GLASS
INSURANCE COMPANY

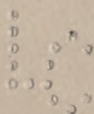


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INDIANA LIABILITY MANUAL

Edition of January, 1912



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INDIANA LIABILITY MANUAL.

PUBLISHERS' PREFACE.

The Workmen's Compensation Service and Information Bureau realizes that the loss ratio in Indiana is constantly increasing. The number of accidents and the number of claims per \$100 of pay roll, and the average amount paid for claims have increased rapidly. In addition, new and drastic laws relating to employers' liability for accidents to workmen have greatly increased the cost to insurance companies for insuring against employers' liability. The individual experience of any one company is not sufficient as a basis for an accurate calculation of reasonable and safe rates. The Bureau has therefore obtained extensive data from its members and from other sources, and with this information a Bureau Committee, composed of underwriters and actuaries, has attempted to determine the lowest rates at which business may be written with safety to the companies and security to the policyholders. The results thus obtained have been tabulated, classified, and compiled in this Manual of rates.

The Bureau would gladly undertake the work of attempting to reduce the number of

accidents, as it appears that many of the reported accidents might have been avoided by the adoption of well-considered plans and devices designed to protect workmen from injury, but the Bureau can undertake such work only when supported by fixed rates. As it is the opinion of some of the Bureau members at least that the State of Indiana is not yet prepared to authorize fixed rates, with the resulting rewards to those who desire to accept the assistance of the Bureau in an effort to reduce the number of accidents, fixed rates will not be undertaken at this time. The inspection of work-places will be continued by the Bureau members through their regularly equipped Inspection Departments but so long as bad physical and moral conditions cannot be penalized by means of fixed increases and so long as good moral and physical conditions cannot be rewarded by fixed reductions, this inspection service cannot be as effective as it would be under other conditions. The Bureau hopes that at no distant day it may be able to perform a real service for both the employers and the employed in the State of Indiana and thereby bring about a condition of real improvement in which the prevention of accidents shall be the principal effort while compensation for accidents becomes less important.

This Manual is purely advisory. It is intended by the Bureau to state the lowest rates at which, in the opinion of its Committee

after thorough investigation, risks in the several classifications may be written with safety. The Bureau strongly urges its members, as well as all other companies writing this line of business to adhere to these rates. The Bureau cannot institute the personal service in connection with this Manual which has been so helpful in other states but places the result of its work in the hands of the companies as a basis for the exercise of sound and wise underwriting discretion.

This Manual is offered for sale to all insurance companies, whether members of the Bureau or not, and to any other individual or organization wishing to purchase it for his or their own use or guidance. The recommendations respecting procedure contained in this Manual are submitted to insuring companies for the guidance of their representatives. These recommendations, like the rates and classifications, are wholly advisory so far as this Bureau is concerned.

GENERAL RECOMMENDATIONS

Representatives of companies should read the recommendations, classifications and rates contained in this Manual very carefully.

Representatives should be especially careful to see that every portion of the application or proposal for insurance is correctly prepared, as this is the basis of the insurance contract, and any inaccuracy or uncertainty as to the nature of the risk may lead to serious misunderstanding and result in dissatisfaction to the insured, to the insuring company, and to its representative. Classifications should be stated as in the Manual, and an estimate of pay roll, with the proper premium rate, should appear in all applications or proposals.

ESTIMATED WAGES.

Applications or proposals for liability insurance, whether new business or renewals, should state as accurately as possible the estimated expenditure for the contemplated term of the policy; and, where obtainable, the actual expenditure of wages for the preceding policy or calendar year should also be stated as an indication of the sufficiency of the estimate. Whenever employees are paid, in whole or in part, on the basis of piecework or any basis other than that of time actually engaged in work, or by board, store certificates, merchandise, credits, or any other substitute for cash, such form of payment should be considered as wages or part wages, to be included in the actual disbursements reported at the time of expiration of the policy upon which the adjustment of premium is made.

TABLE OF LIMITS.

All rates in this Manual are for limits of \$5,000 and \$10,000.

In the following table of limits, the basis rates in this Manual for the standard limits are taken as 100%, and the rates above or below, as expressed, are a percentage of the basis rate. These percentages are expressed in four columns marked, respectively, "A," "B," "C," and "D." To these columns, reference is made at the top of each of the schedules.

For Limits of	" A."	" B."	" C."	" D."
\$1,500/10,000.....	85%	85%	85%	85%
2,500/10,000.....	92½%	92½%	92½%	92½%
5,000/10,000.....	100%	100%	100%	100%
5,000/15,000.....	115%	112%	110%	107%
5,000/20,000.....	130%	125%	120%	115%
5,000/25,000.....	140%	135%	130%	125%
5,000/30,000.....	145%	140%	135%	130%
5,000/35,000.....	150%	145%	140%	135%
5,000/40,000.....	155%	150%	145%	140%
5,000/45,000.....	160%	155%	147%	142%
5,000/50,000.....	165%	160%	150%	145%
7,500/10,000.....	115%	112%	110%	107%
7,500/15,000.....	130%	125%	120%	115%
7,500/20,000.....	145%	137%	130%	122%
7,500/25,000.....	155%	147%	140%	132%
7,500/30,000.....	160%	152%	145%	137%
7,500/35,000.....	165%	157%	150%	142%
7,500/40,000.....	170%	162%	155%	147%
7,500/45,000.....	175%	167%	157%	150%
7,500/50,000.....	180%	172%	160%	152%
10,000/10,000.....	120%	115%	113%	110%
10,000/15,000.....	135%	127%	123%	117%
10,000/20,000.....	150%	140%	133½%	125%
10,000/25,000.....	160%	150%	143%	135%
10,000/30,000.....	165%	155%	148%	140%
10,000/35,000.....	170%	160%	150%	145%
10,000/40,000.....	175%	165%	158%	150%
10,000/45,000.....	180%	170%	160%	152%

For Limits of	" A."	" B."	" C."	" D."
\$10,000/50,000.....	185%	175%	163%	155%
15,000/15,000.....	145%	132%	125%	122%
15,000/20,000.....	160%	145%	135%	130%
15,000/25,000.....	170%	155%	145%	140%
15,000/30,000.....	175%	160%	150%	145%
15,000/35,000.....	180%	165%	155%	150%
15,000/40,000.....	185%	170%	160%	155%
15,000/45,000.....	190%	175%	162%	157%
15,000/50,000.....	195%	180%	165%	160%
20,000/20,000.....	170%	155%	140%	135%
20,000/25,000.....	180%	165%	150%	145%
20,000/30,000.....	185%	170%	155%	150%
20,000/35,000.....	190%	175%	160%	155%
20,000/40,000.....	195%	180%	165%	160%
20,000/45,000.....	200%	185%	167%	162%
20,000/50,000.....	205%	190%	170%	165%
25,000/50,000.....	210%	195%	175%	170%
30,000/60,000.....	215%	200%	180%	175%
35,000/70,000.....	220%	205%	185%	180%
40,000/80,000.....	225%	210%	190%	185%
45,000/90,000.....	230%	215%	195%	190%
50,000/100,000.....	235%	220%	200%	195%
60,000/120,000.....	240%	225%	205%	200%
60,000/130,000.....	245%	230%	210%	205%
70,000/140,000.....	250%	235%	215%	210%
75,000/150,000.....	255%	240%	220%	215%

MEDICAL AID.

The rates in this Manual provide for the customary coverage for first medical aid in all cases. It is recommended that first medical aid may be excluded from any Employers' Liability policy, and a discount of 10% of the Manual rate allowed for such exclusion, except risks included in the Contractors' and Electric Schedules, for which the discount shall be 5%. These discounts should apply only to the Employers' Liability rate for the standard limits of \$5,000 and \$10,000, but if Public Liability insurance is also written concurrently therewith, first medical aid should also be excluded from the Public Liability policy, for which exclusion no discount upon Public Liability rate should be allowed.

FULL MEDICAL OR SURGICAL AID.—It is recommended that Employers' Liability policies may be extended to cover full medical or surgical aid under conditions which seem best fitted to the particular risk to be covered, upon the following basis (percentages apply only to rates for standard limits of \$5,000 and \$10,000):

(a.) If the contract provides for the services of a physician or surgeon only.

For Contractors' and Electric Schedules, charge additional 20%.

For Metal Schedule, charge additional 35%.

For all other Schedules, charge additional 25%.

- (b.) If ambulance charges are to be included, as well as the services of the physician or surgeon,

For Contractors' and Electric Schedules, charge additional 25%.

For Metal Schedule, charge additional 40%.

For all other Schedules, charge additional 30%.

- (c.) If hospital charges are to be included, as well as ambulance charges and physician or surgeon's services.

For Contractors' and Electric Schedules, charge additional 35%.

For Metal Schedule, charge additional 50%.

For all other Schedules, charge additional 40%.

Note.—Funeral expenses should not be considered a part of a full medical or surgical aid undertaking, and should not be included.

MINIMUM PREMIUM.—The Minimum Premium for any policy written to include full medical or surgical aid should be increased in the same proportion as the rate is increased under these recommendations.

FULL MEDICAL AID—GENERAL LIABILITY RISK.—Whenever the Manual provides a percentage for Full Medical Aid and it is desired to furnish Full Medical Aid under a General Liability policy, the percentage should be applied to the rate for the E.L. hazard, that is, to the rate on the pay roll. The percentage should not be applied to the other premium elements of a General Liability risk.

DEDUCTIBLE AVERAGE.

The term "Deductible Average" is used to designate that form of insurance under which a certain stated amount is deducted from each claim, the insuring company paying only the balance. The amount so deducted is, of course, paid by the insured. If a claim is settled for an amount not exceeding the deductible average, the insured pays the entire claim.

It is recommended that liability policies involving deductible average be written on the basis of the following recommendations and rates:

No policy providing for a deductible average should be written for less than the standard limits of \$5,000/\$10,000.

No policy providing for deductible average should be written to include medical or surgical aid of any character, and no further discount than that provided by these recommendations should be allowed for the elimination of medical or surgical aid. Other recommendations in this Manual setting forth a discount for the elimination of first surgical aid do not apply.

It is recommended that policies providing for a deductible average be written for limits greater than \$5,000/\$10,000, in accordance with the rates given in the Limit Table. The discount herein pro-

vided should apply only to the Manual rate and not to the excess charge.

Because of the additional expense involved in elevator risks by reason of inspection, the rates of discount herein provided for the various deductible average propositions should be reduced when made applicable to elevators of any character, whether such elevators are written separately, or in policies covering other parts of the risk.

Rates for standard limits only should be reduced for deductible average, in accordance with the following schedule of percentage:

				For Elevators.	For All Other Lines.
For	\$100	Deductible	Average	0	15%
For	\$150	"	"	10%	25%
For	\$250	"	"	20%	35%
For	\$500	"	"	25%	40%
For	\$1000	"	"	30%	45%
For	\$2000	"	"	40%	50%
For	\$2500	"	"	45%	55%
For	\$3000	"	"	47½%	57½%
For	\$3500	"	"	50%	60%
For	\$4000	"	"	52½%	62½%
For	\$4500	"	"	55%	70%

DEDUCTIBLE AVERAGE ENDORSEMENTS.—In calculating rates for deductible average endorsements, the printed Manual rate for \$5,000/\$10,000 limits should be used as a basis; in other words, the percentage of discount should be applied to the printed Manual rate or rates used for writing the risk.

It is recommended that this recommendation should not apply to automobile policies, but only to the lines and classifications contained within this Manual. All policies providing for a deductible average, should bear an endorsement reading as follows:

In consideration of the reduced premium rate at which the Policy carrying this endorsement is written it is agreed that any claim covered by the Policy which is not greater than \$..... shall be paid by the Insured and that from the amount of any claim which is in excess thereof, such sum of \$..... shall be deducted by the Company and paid by the Insured. The word "claim" as used herein shall mean the amount actually paid to a claimant, not including the cost of surgical or medical treatment, medicines, appliances or gratuities of any kind.

POLICY LIMITS.

All rates in this Manual are for "standard limits," so-called, being a limit of \$5,000.00 for any one person injured, and subject to that amount for each person, a total limit of \$10,000.00 for any number of persons injured in the same accident.

LONG TERM POLICIES.

All rates in this Manual, unless otherwise expressly stated, are for one year, and no discounts therefrom should be made for policies written for a longer term than one year, except as specifically provided in the recommendations relating to elevator and general liability insurance.

ADDITIONAL INTERESTS.

No Liability Policy should be written to cover more than one insurable interest, except under and in accordance with recommendations contained in this Manual. If the Manual does not otherwise contain a recommendation respecting any particular risk, the following recommendation should apply; but attention is directed to several special recommendations preceding different schedules, in which specific recommendations in this respect are made. Where such special recommendations exist, this general recommendation does not apply.

Liability Policies issued to cover more than one person, firm, corporation, or estate should be considered as written to cover additional interests, except as follows:

- (a) Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, involve but one insurable interest.
- (b) Co-owners or partners in the subject matter of the insurance may be covered under one policy as one interest, without additional charge, although the policy is so written as to cover the individual interest of each owner or partner.

Under all other conditions, the following percentages should be added to the Manual rate, or any increase of that rate for increased limits:

For one additional interest,	25%
For two additional interests,	35%
For three or more additional interests,	45%

EXECUTIVE OFFICERS.

EXECUTIVE OFFICERS.—It is recommended that the remuneration of the President, Vice-President, Secretary, or Treasurer, of any corporate insured, be excluded, with the provision, however, that all injuries sustained by any such officers shall also be excluded from the operation of the policy. Executive officers may be covered at the rate provided in this Manual for clerical office force, but such rate shall apply to the entire remuneration of such officers and not to an agreed fraction thereof.

CLERICAL OFFICE EMPLOYEES.—It is recommended that the remuneration of the office force engaged in strictly clerical duties also be excluded from the pay roll to which the premium rate is to be applied, with the provision, however, that injuries sustained by any such employee shall be excluded from the coverage provided by such policies. It is proper to state separately in the schedule the remuneration of office employees engaged in strictly clerical duties, and apply thereto the rates provided in this Manual.

DRAUGHTSMEN.—It is recommended that the remuneration of Draughtsmen engaged strictly in that profession may be excluded from the pay roll to which the premium

rate is to be applied, with the provision, however, that injuries sustained by any such employee shall be excluded from the coverage provided by such policies. It is proper to state separately in the schedule the remuneration of Draughtsmen engaged in strictly Draughtsmen's duties and apply thereto the rates provided in this Manual. In the case of Draughtsmen supervising, it is proper to apply the rates applicable to the hazard in connection with which such draughtsmen are employed.

TRAVELING SALESMEN.

It is recommended that the compensation of traveling salesmen be excluded from the policy, with the provision, however, that all liability for accidents to them shall be excluded from the coverage furnished by the policy. It is also recommended that traveling salesmen may be covered while on the premises covered by the insurance, by including in the policy an amount equal to one-third of their wages or other compensation, including commissions, and subjecting that amount to the same premium rate as is herein provided for clerical office force. This recommendation for applying the premium rate to a portion of the wages is not applicable to city salesmen, whose duties require them to visit the insured premises practically every day, nor does it apply to traveling salesmen, if the policy is so devised as to cover such traveling salesmen while away from the premises of the insured.

DRIVERS.

It is recommended that the compensation of drivers may be excluded, with the provision, however, that accidents to them shall also be excluded from the coverage provided by the policy. If the insured carries a concurrent teams' policy in a given company, it is recommended that drivers employed upon such teams be covered under Employers' and Public Liability policies in the same company, without additional premium charge. This provision does not apply to helpers nor to automobile drivers or chauffeurs. Drivers and their helpers should be covered under Employers' and Public Liability policies only upon their full compensation, at the Manual rate for the principal classification upon which the policy is written, except as hereinbefore otherwise recommended.

AUTOMOBILE INSURANCE.

The recommendations and rates of the Bureau for Automobile Liability Insurance, also Property Damage and Collision in connection therewith, are not included in this Manual. Reference is made to a separate Manual for this line.

OWNERS' AND CONTRACTORS' CONTINGENT OR PROTECTIVE INSURANCE.

PERCENTAGE CONTRACTS.—If an owner employs a contractor on the “percentage basis,” so called, and the owner does not employ direct or control any labor or furnish any material, equipment, or tools, except by and through such contractor, it is recommended that both the owner and contractor may be named as insured in policies issued to cover the work to be done, without additional premium charge, but if any of the work is sublet by such contractor, upon a percentage or any other basis, contingent or protective liability insurance should be carried under the conditions and at the rates herein provided for contractors’ contingent or protective insurance.

All contingent or protective premium rates herein provided should be applied to the total cost of all work let or sublet, including all labor, material and equipment used or delivered for use in the execution of such work, whether furnished by the owner, the contractor, or the sub-contractor, also all allowances, bonuses, or commissions made, paid, or due.

1. Owners’ contingent or protective insurance not available to contractors and covering

all work provided for under contract or contracts with the owner, but not on a percentage basis.

- (a) Where the owner furnishes no material, tools or equipment and employs no superintendent, watchmen or laborers, rate for each \$100.00 of the total cost of the work let or sublet, 10 cents.
- (b) If the owner furnishes any portion of the material or equipment, but employs no superintendent, watchmen or laborers, for each \$100.00 of the total cost of the work let or sublet, 25 cents.
- (c) If the owner employs any superintendent, watchmen or laborers on the premises, these employees should be covered under Employers' and Public Liability policies under the rules and at the rates provided in the Contractors' Schedule, and the minimum premium for such a policy should not be less than \$10.00 per annum.
- (d) If the owner of land makes a long term lease to another, the lessee to erect a building upon the land, the owner of the land having no relation to or connection with the work or construction, a contingent or protective policy to cover such lessor during the construction of the building should be written at a rate of 5 cents for each \$100.00 of the total cost of the building as hereinbefore defined. The policy, however, should be endorsed to express these existing conditions.

2. Contractors' contingent or protective insurance covering work to be performed under sub-contract or sub-contracts upon a percentage or any other basis.

(a) If the contractor does not furnish any material, tools or equipment for the use of any sub-contractor, charge for each \$100.00 of the total cost of the work sublet 12½ cents.

(b) Where the contractor furnishes any portion of the material, tools or equipment for use of any sub-contractor, charge for each \$100.00 of the total cost of work sublet 30 cents.

(c) If the contractor employs any superintendent, watchmen or laborers upon the premises or undertakes the actual performance of any portion of the work, such employees and such work should be covered by means of Employers' and Public Liability policies on the pay roll basis under the recommendations and upon the rates provided in the Contractors' Schedule, and such policies should be concurrent with and carried by the given company in connection with its contingent or protective policies, on the portion of the work sublet.

3. Contractors engaged in setting boilers or engines under contract, with manufacturers or purchasers; rate to be applied to the entire cost of the contract work exclusive of the cost of boilers, engines or appliances thereof furnished by the manufacturer; Contingent or Protective rate, \$1.50.

MINIMUM PREMIUM.—For all Contingent Liability lines, \$25.00.

LIMIT TABLE.—For all classifications, Rate
“C.”

Note.—Contingent or Protective insurance should not be written for limits of less than \$5,000.00 and \$10,000.00.

ALTERATION PERMIT

It is recommended that a permit for Alterations, Additions or Repairs to be done within the term of an existing policy be endorsed upon General Liability policies or upon Employers and Public Liability policies at the rates named in this Manual for the classification and coverage desired. It is recommended that the Contingent or Protective rates be available only when the Alterations, Additions, or Repairs are to be done wholly by independent contractors. The following minimum premiums should be charged upon these permits irrespective of their terms, which should be in addition to the premiums required for the policies to which such permits are attached.

Employers' Liability.....	\$5.00
Employers' Liability and Public Liability.....	\$5.00
General Liability.....	\$5.00
Contingent or Protective.....	\$5.00

WORKMEN'S COLLECTIVE INSURANCE.

Workmen's collective insurance is accident insurance covering accidents of occupation only, except as hereinafter provided, and gives the following benefits:

(a) In the event of death within ninety days a sum equal to, but not exceeding one year's wages, limited to \$1,500.

(b) For the loss of two limbs or two eyes, a sum equal to the amount payable under the policy at death.

(c) For the loss of one limb, a sum equal to one-third the amount payable under the policy at death.

(d) For the loss of one eye, a sum equal to one-eighth the amount payable under the policy at death.

(e) In the event of temporary total disability, a sum equal to but not exceeding one-half the weekly wages for a period not exceeding twenty-six weeks, such sum not to exceed \$750 in respect of any one person injured during the policy year.

The "Workmen's Collective Rates," are for the foregoing benefits only, covering accidents of occupation during working hours only.

If the benefits under clauses (a), (b), (c) and (d) be reduced one-half, the rate will be fifteen per cent. less.

Workmen's Collective Policies may also be written to cover the whole twenty-four hours, i. e., the exposure of the workmen to accidents while away from work as well as the hazard of their occupation. The additional charge for such policy should be fifteen per cent. of the printed rates.

It is recommended that no discount be allowed either on E. L. premium or W. C. premium when these policies are written concurrently.

Minimum Annual Premium \$50.00.

FULL MEDICAL AID—If Workmen's Collective is written alone without E. L. insurance, the following percentages should be applied to the printed rate for Workmen's Collective for Full Medical Aid.

Covering actual physician's charges	30%
If ambulance charges are included	35%
If in addition hospital charges are included	40%

BAKERS, CONFECTIONERS, ETC., SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."

Read General Recommendations.

BAKERS, CONFECTIONERS, ETC., SCHEDULE— RATES.

Classification.	E.L.	Coll.	P.L.
Bakers (bread, biscuit, and cracker) .....	.59	1.00	.03
Baking Powder Mfrs.....	.59	1.00	.03
Candy Mfrs. ....	.73	1.00	.03
Chewing Gum Mfrs.....	.59	1.00	.03
Chocolate Mfrs. ....	.73	1.00	.03
Cocoa Mfrs. ....	.59	1.00	.03
Confectionery Mfrs. ....	.73	1.00	.03
Cracker Mfrs. ....	.59	1.00	.03
Ice Cream Mfrs.....	.59	1.00	.03
Licorice Mfrs. ....	.73	1.00	.03
Macaroni Mfrs. ....	.59	1.00	.03
Pure Food Mfrs. (no milling)....	.59	1.00	.03
Yeast Mfrs. ....	.59	1.00	.03

CHEMICAL, PAINT AND DRUG SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—For Acid, Aerated Water, Benzine, Carbonic Acid Gas, Chemical (not otherwise classified), Hydrogen and Oxygen, Mineral Water, Sulphur and Vitriol, Rate "B." All other classifications, Rate "C."

Read General Recommendations.

CHEMICAL, PAINT AND DRUG SCHEDULE— RATES.

Classification.	E.L.	Coll.	P.L.
Absorbent Cotton Mfrs.....	.59	1.00	.03
Acid Mfrs. (not otherwise classified)	1.26	2.00	.05
Aerated Water Mfrs.	2.52	1.25	.10
Alcohol and Acetic Acid Mfrs...	.59	1.25	.05
Alum Mfrs. ....	.80	1.25	.05
Ammonia Mfrs. ....	.59	1.25	.05
Aniline and Alizarine Mfrs.....	1.26	1.50	.05

CHEMICAL, PAINT AND DRUG SCHEDULE—RATES.—Cont.

Classification.	E.L.	Coll.	P.L.
Arsenic Mfrs.	1.26	2.00	.05
Benzine Mfrs.	1.26	1.50	.05
Bleaching Powder Mfrs.....	.80	1.25	.05
Borax Mfrs. ....	.80	1.25	.05
Camphor Mfrs. ....	.59	1.25	.05
Capsule (gelatine) Mfrs. ....	.59	1.25	.03
Carbonic Acid Gas Mfrs.....	2.52	1.50	.10
Chemical Mfrs. (not otherwise classified)	1.26	2.00	.05
Color (dry) Mfrs. ....	.59	1.25	.03
Creosote Mfrs. ....	.59	1.25	.05
Dental Material Mfrs.....	.59	1.00	.03
Disinfectant Mfrs. ....	.59	1.50	.03
Drug Mfrs. (grinding medicines). .	.59	1.00	.03
Essential Oils, Distillation of....	.59	1.25	.03
Extract (dyewood) Mfrs.....	.80	1.25	.05
Flavoring Extract Mfrs. ....	.42	1.00	.03
Hydrogen and Oxygen Mfrs....	2.52	1.25	.10
Lead (red) Mfrs.	1.01	1.25	.05
Lead (white) Mfrs.	1.01	1.25	.05
Medicinal Extract Mfrs.....	.42	1.00	.03
Mineral Water Mfrs.....	2.52	1.25	.10
Paint Mfrs. (no lead mfg.).....	.59	1.25	.03
Patent Medicine Mfrs.....	.42	1.00	.03
Perfumery and Flavoring Essence Mfrs. ....	.42	1.00	.03
Pharmaceutists ....	.42	1.00	.03
Pharmaceutist Mfrs. (bandages, porous plasters, and like fab- rics, not otherwise classified). .	.59	1.00	.03

CHEMICAL, PAINT AND DRUG SCHEDULE—RATES.—Cont.

Classification.	E.L.	Coll.	P.L.
Putty Mfrs. ....	.59	1.25	.03
Saltpetre Mfrs. ....	.80	1.50	.05
Soda Ash Mfrs.....	.80	1.50	.05
Soda-Bicarbonate Mfrs. ....	.59	1.00	.03
Sulphur Mfrs.	1.26	1.25	.05
Tannic Acid Mfrs.	1.12	1.25	.03
Tartaric Acid Mfrs. ....	.59	1.00	.05
Varnish Mfrs. ....	.59	1.25	.03
Vitriol Mfrs.	1.26	2.00	.05
Whiting Mfrs. ....	.59	1.25	.03
Wood Preservative Mfrs.....	.59	1.25	.05
Wool Extract Mfrs. (lanoline)...	.80	1.50	.03

COACH, CARRIAGE AND WAGON SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."

STAMPING.—All rates in this schedule include stamping hazard, if any.

Read General Recommendations.

COACH, CARRIAGE AND WAGON SCHEDULE— RATES.

Classification.	E.L.	Coll.	P.L.
Automobile Mfrs. ....	.63	1.20	.03
Axle (wood) Mfrs.	1.12	1.25	.05
Baby Carriage Mfrs. ....	.56	1.00	.03
Car (railroad) Mfrs. (no steel cars)	2.10	3.00	.15
Carriage, Coach, and Wagon Mfrs. (not manufacturing railroad cars) .....	.56	1.20	.03
Carriage, Coach, and Wagon Mfrs. (assembling of manufactured			

COACH, CARRIAGE AND WAGON SCHEDULE—RATES—
Continued.

Classification.	E.L.	Coll.	P.L.
parts only) (not available for division of pay roll) . . . . .	.42	1.20	.03
Railroad Car Mfrs. (no steel cars)	2.10	3.00	.15
Wheel (wood) Mfrs.	1.12	1.20	.05

COAL MINERS' SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., \$50.00.

LIMIT TABLE.—All classifications, Rate “A.”

PUBLIC LIABILITY.—Considered undesirable. Apply to Home Office before attempting to rate.

BLASTING.—All rates in this schedule include blasting, if any.

CONSTRUCTION, RE-CONSTRUCTION, MAINTENANCE AND REPAIR.—All rates in this schedule include the construction, re-construction, maintenance, and repair of all buildings or structures used or maintained in connection with mining operations, if done by employees of the insured.

Read General Recommendations.

COAL MINERS' SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Coal Mines—with shafts, tunnels, or galleries:			
Anthracite	2.45	6.00	(a)
Bituminous	2.45	6.00	(a)
Coal mines—with drifts or slopes, tunnels or galleries (no shafts):			
Anthracite	2.45	6.00	(a)
Bituminous	2.45	6.00	(a)

CONTRACTORS' SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$50.00.

LIMIT TABLE.—For all classifications rated at \$4.50 E.L. or over, Rate “B.” For all classifications rated at \$1.50 E.L. or over but less than \$4.50 E.L., Rate “C.” For all other classifications, Rate “D.”

BLASTING.—Rates in this schedule do not include the blasting hazard except when specifically included in the classification and all policies should exclude blasting unless the ordinary rates are increased to cover blasting hazards in accordance with the blasting classification.

RAILROADS.—The rates in this schedule include the construction, maintenance, and operation by contractors of temporary work roads in connection with the work insured, provided such road is constructed, maintained, and operated exclusively for the prosecution of the work covered by the insurance; that such construction, maintenance, and operation is wholly by means of employees of the insured carried on his pay roll; and that such railroad has no connection with or entry upon the tracks of any other railroad. If conditions are not as above stated, then all pay roll engaged in the operation of the road, but not in its

CONTRACTORS' SCHEDULE—RECOMMENDATIONS—
Continued.

construction or maintenance, should be separately kept, stated under the classification, and at the rates provided for railroads in the Miscellaneous Schedule.

This entire recommendation applies only to the Contractors' Schedule, and not otherwise.

Read General Recommendations.

CONTRACTORS' SCHEDULE—RATES.

Classification.	E.L.	Cell.	P.L.
Additions to, alteration and repair of insured's existing buildings or plants (not maintenance of equipment covered as manufacturing operation), excluding the erection or demolition of structural steel or the construction of sewers, tunnels, shafts, or subways (should only be written in connection with Employers' Liability Policies covering manufacturing plants or General Liability Policies)..	3.50	2.50	.50
Advertising Sign Mfrs.—erection and repairing only—(to cover only during actual performance of the work).....	3.15	1.50	1.00

CONTRACTORS' SCHEDULE—RATES—Continued.

Classification.	E.L.	Coll.	P.L.
Architects, supervising—(outside pay roll only)	3.15	2.50	.75
Arms—(heavy ordnance) erecting.	4.20	3.00	.50
Artesian Well Drillers	2.10	1.25	.50
Asphalt Layers—street or sidewalk (including yards and shops)	1.40	2.00	1.00
Autogenous Welding (oxy-acetylene)	5.60	4.00	3.50
Automatic Sprinkler Mfrs.—(away from shop)	2.10	1.50	.50
Bells, installation of (tower bells)	2.45	2.00	.50
Bill Posters (no erection or repair of signs)	1.89	1.00	.50
Blasting—Add twenty per cent. to E.L., Coll., and P.L. rates to cover blasting hazards, except in those classifications where blasting is specifically included.			
Blast Furnaces — erecting and repairing and re-lining.....	8.40	2.50	.50
Boat Builders—constructing canal boats, scows, and barges exclusively	2.25	2.00	.25
Boat Builders—iron, steel or wood, where staging or scaffolding is used, not otherwise classified (including shop and yard work)	2.80	3.00	.25

CONTRACTORS' SCHEDULE—RATES.—Continued.

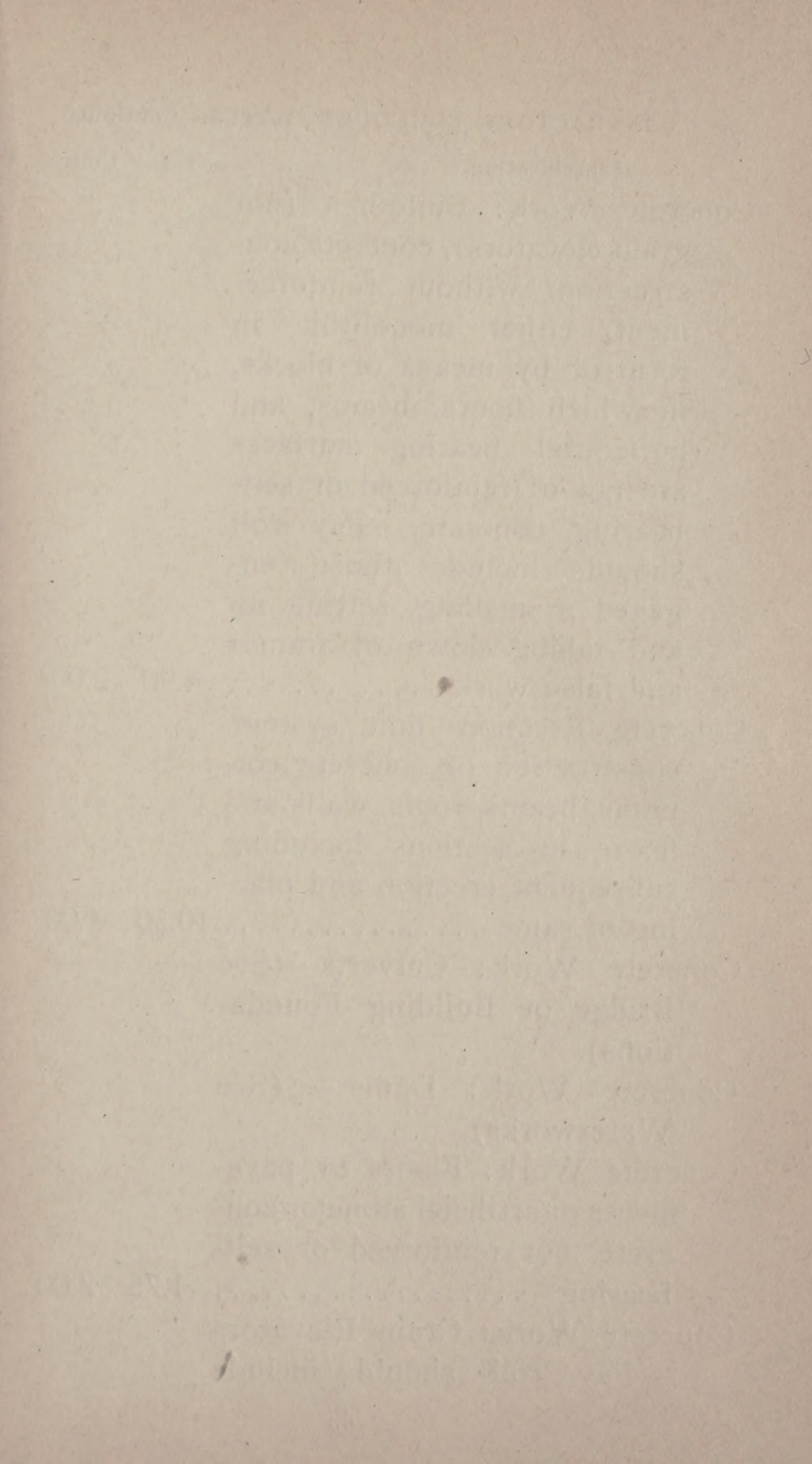
Classification.	E.L.	Coll.	P.L.
Boat Builders—constructing or repairing small yachts, sailboats or rowboats exclusively, wood or metal, not exceeding 70 feet over all (including shop and yard work)	1.40	1.50	.25
Boilers (steam)—installation of, and construction of necessary concrete or masonry foundations	2.45	2.00	.50
Boilers, taking from one place to another	2.45	2.00	.50
Bridge Building — Construction, repair, or remodelling of iron or steel, masonry, concrete, or wooden highway and interurban street railroad bridges, including construction of foundations, sub-structures, and bridges, but excluding caisson or subaqueous work and the construction, repair, and remodelling of steam railroad bridges. This classification should apply only to such bridges as contain no spans exceeding 65 feet in length between centres	7.00	3.50	1.00
Bridge Building—masonry other than concrete	7.00	3.50	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Bridge Building — metal — (not highway and interurban street railroad bridges, with spans not exceeding 65 feet, for which see special classification foregoing	10.50	4.00	2.00
Bridge Building—wood	5.60	4.00	1.50
Building—office or mercantile, janitor's work, including cleaning and the operation of the heating, lighting and power apparatus on the premises	2.10	1.50	.50
Building Movers — other than wooden	10.50	4.00	3.00
Building Movers—wooden buildings	7.00	3.50	3.00
Building raising, shoring buildings, removing walls and foundations, columns, and piers, and rebuilding same...	10.50	4.00	3.00
Buildings, Portable—erection of.	2.10	1.50	.50
Cabinet Work—(See Carpenters, interior trim).			
Cable (electric), placing of same in conduits or subways.....	1.40	2.00	.50
Caisson Work for building foundations; pay roll should include that of all employees working under air pressure			

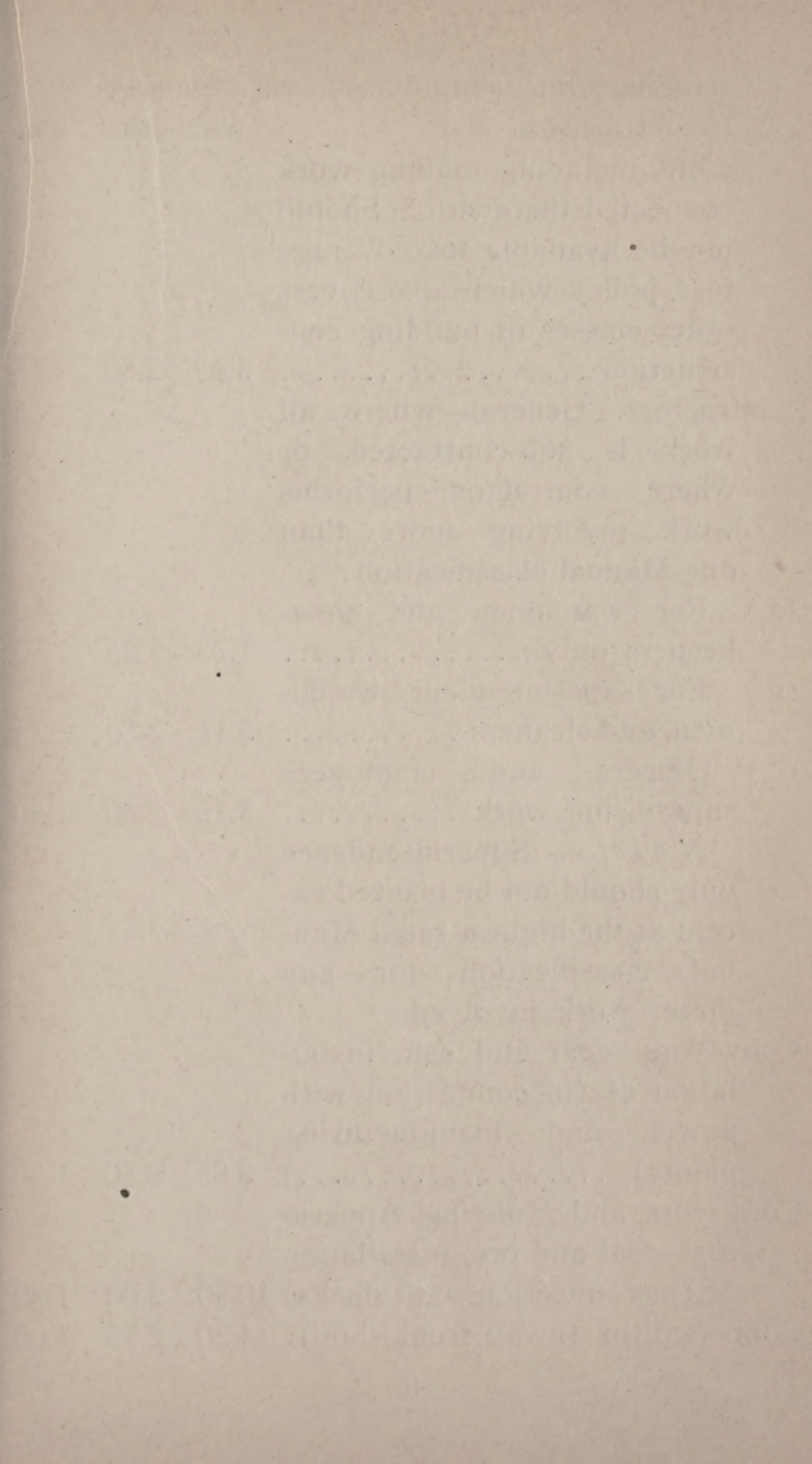
CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
tural iron or steel. (See Masonry Work, building chimneys only.)			
Clay Digging — (no canal, sewer, or cellar excavation, or underground mining)	3.15	2.50	.50
Cleaning and renovating stone fronts of buildings	4.90	2.00	1.50
Concrete Work: Bridge Building—Pay roll should include those engaged in making, setting up, and taking down of frames, scaffolds, and false work, no caisson work. (Not highway or interurban street railroad bridges, with spans not exceeding 65 feet, for which see special classification on page 39)	7.00	2.50	1.50
Concrete Work: Buildings (not grain elevators), reinforced concrete construction, with self-bearing floors, or other horizontal surfaces or parts, constructed by means of reinforced concrete. Pay roll should include those engaged in making, setting up, and taking down of frames, scaffolds, and false work	5.60	2.50	1.50



CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
include those engaged in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons	5.60	2.50	1.50
Conduits, already constructed underground (placing electrical cable or wire therein)	1.40	1.50	.50
Conduits for electric wires—construction work	4.20	2.50	1.50
Contractors building wooden or frame private residences, private stables and garages exclusively, not apartment houses, and not exceeding three stories and basement, including jobbing work connected therewith. Should not be available for coverage in a policy which also covers other classes of building construction	2.80	2.00	.50
Contractors building private residences, private stables, and garages exclusively, not apartment houses, and not exceeding three stories and basement, where outside walls above foundations are wholly or in part of masonry or con-			

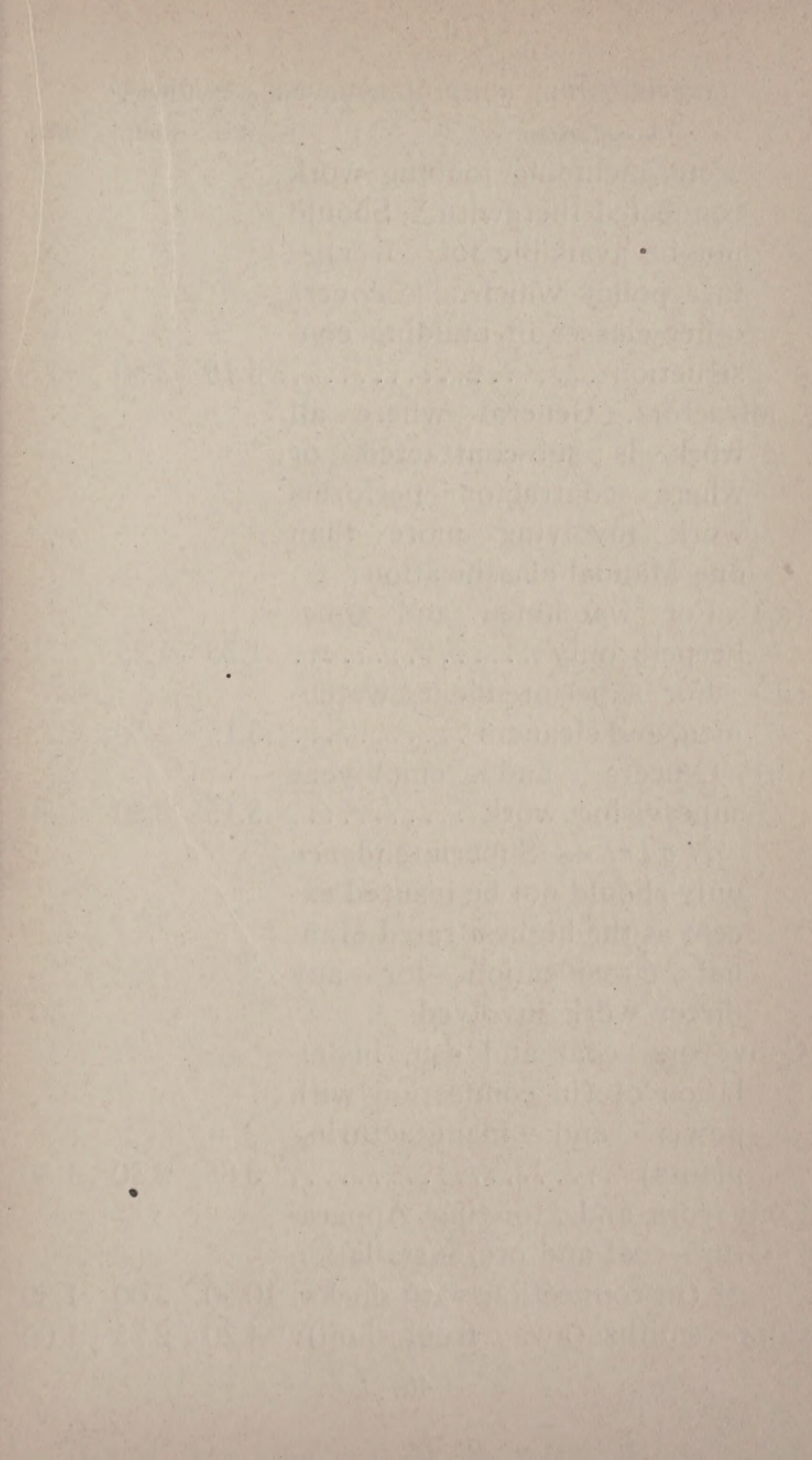


CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
those engaged in making, setting up, and taking down frames, scaffolds, and false work	7.00	2.50	1.00
Concrete Work: Foundations for buildings, piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling), and other structures (not buildings, bridges or dams), which when completed are not more than 20 feet in height from the footing. Pay roll should include those engaged in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons	4.20	2.00	1.00
Concrete Work: Foundations for buildings, piers, or abutments for bridges (not concrete bridges), retaining walls, water conduits (no tunneling), and other structures (not buildings, bridges, or dams), which when completed are over 20 feet in height from the footing. Pay roll should			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
include those engaged in making, setting up, and taking down frames, scaffolds, and false work, excluding all work in tunnels, subways, or caissons	5.60	2.50	1.50
Conduits, already constructed underground (placing electrical cable or wire therein)	1.40	1.50	.50
Conduits for electric wires—construction work	4.20	2.50	1.50
Contractors building wooden or frame private residences, private stables and garages exclusively, not apartment houses, and not exceeding three stories and basement, including jobbing work connected therewith. Should not be available for coverage in a policy which also covers other classes of building construction	2.80	2.00	.50
Contractors building private residences, private stables, and garages exclusively, not apartment houses, and not exceeding three stories and basement, where outside walls above foundations are wholly or in part of masonry or con-			



CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
crete, including jobbing work connected therewith. Should not be available for coverage in a policy which also covers other classes of building construction	3.15	2.50	.75
Contractors, General—where all work is sub-contracted, or where contractor performs work involving more than one Manual classification:			
(a.) For watchmen and time-keepers only	1.75	1.25	.50
(b.) For superintendent, watchmen, and cleaners	3.15	2.50	.75
(c.) Officers and employees supervising work	3.15	2.50	1.50
<i>Note.</i> — Superintendence only should not be insured except at the highest rated Manual classification for any direct work involved.			
Conveyors—coal and ash, installation of (in connection with power and manufacturing plants)	3.85	2.50	1.50
Conveyors and Hoisting Apparatus—coal and ore, installation of (in connection with docks)	10.50	3.00	1.50
Coppersmiths (away from shop).	4.20	2.75	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

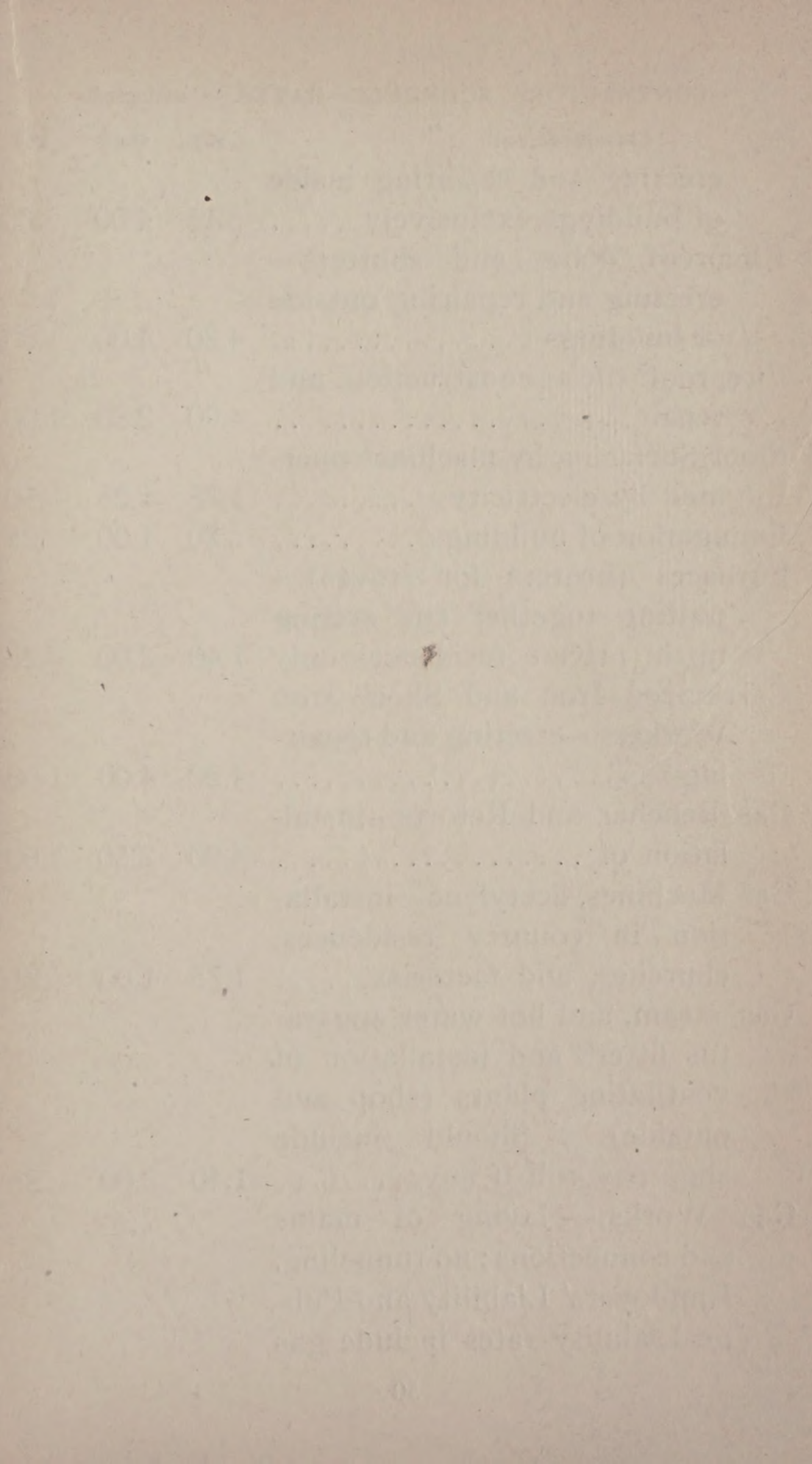
Classification.	E.L.	Coll.	P.L.
Coppersmiths — installing and erecting appliances, copper and other sheet metals, wholly inside buildings not in course of construction	2.10	1.50	.50
Cornices and Skylights, repairing and erecting	4.20	2.50	1.00
Corrugated Iron Buildings—erecting on or covering buildings already constructed (no structural steel work)	4.90	3.50	1.00
Cranes (traveling) and derricks—installation of	3.85	2.50	1.50
Crib Work, not including handling of stone	4.20	3.00	.75
Dams—see Waterworks.			
Decorators, interior and exterior—hanging flags and bunting for conventions and celebrations	2.45	2.00	.50
Decorators—within buildings only .....	.70	1.00	.25
Diamond Drilling	1.75	1.25	.50
Ditches (open) digging—irrigation or drainage only. (No sewer or canal building)....	2.10	1.50	.25
Door, window frame, or sash, erecting and repair—metal or metal covered	2.10	2.00	.50
Dredging—by floating dredges..	3.15	2.50	.50
Driving of wells for salt mining..	2.10	1.25	.50

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Dry Docks—construction of	7.00	3.00	1.00
Dry (floating) Docks—construction of	3.15	3.00	.50
Dry Docks—operating docks and repairing of vessels only (no construction of docks).....	3.15	3.00	1.00
Dumbwaiters—installation of ...	2.10	1.50	.50
Electrical apparatus, erection and repair work only, including the making of service connections and the installation of equipment in power plants, excluding erection of poles and stringing of wires.....	2.45	2.00	.50
Electrical equipment, installation and repairs within buildings, including the making of service connections and incidental outside wiring, not on public highways or for public transmission lines and excluding installation of dynamos and equipment in power plants	1.75	1.25	.25
Electric light and power companies—construction of transmission lines not intended for local distribution	5.25	2.50	1.50
Electric light and power companies—construction work ex-			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
clusively with erection of poles	5.25	2.50	3.00
Elevators (passenger or freight) erecting	3.85	2.50	1.50
Elevators (passenger or freight) repairing only	2.80	2.00	.50
Elevator gates—installation of safety gates chiefly of wood.	1.75	1.25	.50
Engines (steam)—installation of.	2.45	2.00	.50
Excavating for bases of dams, retaining walls and bridge foundations, no caisson work or cellar excavation	4.90	2.50	.50
Farm Machinery—erecting, repairing, testing, and demonstrating	2.80	2.00	.50
Fences—wood, stone, metal, or concrete, not over 6 feet high, construction of	1.75	1.25	.50
Fire Alarms—municipal systems, construction of	2.10	1.25	.50
Fire Escapes—erecting and repairing	6.30	4.00	1.50
Fire Inspection of mercantile and manufacturing plants and similar risks	2.10	1.50	.50
Fireproof Construction — by means of wire netting and concreting	4.20	2.00	1.00
Fireproof doors and shutters—			



CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
erecting and repairing inside of buildings exclusively	3.15	4.00	.75
Fireproof doors and shutters—erecting and repairing outside of buildings	4.20	4.00	1.00
Fireproof tiles—construction and repair	4.90	2.50	1.00
Floor Surfacing by machines operated by electricity	1.75	1.25	.50
Fumigation of buildings .....	.70	1.00	.25
Furnaces (heaters for stoves)—putting together and setting up in private residences only	1.40	2.00	.25
Galvanized Iron and Sheet Iron Workers—erecting and repairing	4.20	4.00	1.00
Gas Benches and Retorts—installation of	4.90	2.50	1.00
Gas Machines, acetylene—installation in country residences, churches, and factories.....	1.75	1.00	.25
Gas, steam, and hot water apparatus fitters and installation of ventilating plants (shop and outside). Should include shop pay roll if any	1.40	2.00	.25
Gas Works — laying of mains and connections; no tunneling. Employers' Liability and Public Liability rates include gas			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
explosion, inhalation, or asphyxiation	4.20	2.50	4.50
Gas Works — laying of mains and connections; no tunneling. Employers' Liability rate includes, Public Liability rate excludes, gas explosion, inhalation, or asphyxiation	4.20	2.50	1.50
General Contractors. (See Contractors, General.)			
Glaziers (away from shop).....	1.40	2.00	.50
Gravity Chutes, erection of	3.85	2.50	1.50
Hod Hoists, installation, operation and removal of hod elevators and construction hoists. E.L. \$5.60, P. L. 25c. per day of time per hoist from the date the installation is started until the hod elevator or hoist is completely taken down. Public Liability should be written on an elevator form suitably amended to exclude accidents to employees with a provision that the policy shall cover hoists only upon notice from the insured that such hoists are to be, or are being installed. A blanket policy should be issued requiring			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
that all hod hoists used by the insured be covered during the time that the policy is in force; the insured to notify the company every seven days of installations and removals. Any hoist should be cancelled from the policy upon notice from the contractor of its removal, and pro rata return premium, if any, should be allowed on the unexpired period on that hoist.			
Hot House Erection—away from shop	1.75	1.50	.25
House Furnishings (not otherwise classified)—installation of ...	.70	1.25	.25
Iron and Steel Lock Gates—construction on ground and placing in position.....	5.60	2.50	1.00
Iron Work—erecting steel and iron frame structures (no bridge building)	10.50	4.00	3.00
Iron Work—erecting balconies, fire escapes, railings, staircases, coal chutes, iron shutters (outside of buildings)...	6.30	4.00	1.50
Iron Work—placing iron or steel store fronts as alterations of			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
existing buildings (no new construction)	8.40	2.50	2.00
Iron, Ornamental—(see Ornamental brass, bronze, and iron works within buildings—erecting) .			
Jetty and Breakwater building...	4.90	3.00	.50
Jobbing Work on Buildings, other than private residences, excluding iron and steel frame erection and the demolition of buildings	3.85	2.50	.75
Ladders—installation of, in buildings, together with rollers and tracks for same	1.75	1.25	.25
Lamplighters	1.40	1.50	.25
Landscape Garden Work	2.10	2.00	.25
Lathers	1.40	2.50	.25
Leather Belting Mfrs. — away from shop, putting up and repairing leather belting.....	2.10	2.00	.50
Lightning Rods, erecting	4.70	3.50	.50
Light Prisms—erecting and repairing (except in pavements and grade floors).....	6.30	4.00	1.50
Light Prisms—in pavements and grade floors, erecting and repairing	2.80	2.00	1.00
Locksmiths, repairing, fitting, and installing locks in completed			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
buildings (including shop and outside work)	1.00	1.00	.10
Mail Chutes in office buildings—installation of	1.75	1.50	.25
Mantel Setters and Repairers....	1.40	2.00	.25
Marble and Stone Setters—inside construction	1.40	2.50	.25
Marble and Stone Setters—away from shop	4.90	2.50	1.00
Marble and Stone Work—decoration in place only.....	2.80	2.00	1.00
Marble or Granite Contractors—setting granite not higher than the first story of building, not exceeding 20 feet from the street level. (If height exceeds 20 feet, full pay roll should take rate of marble and stone-setters away from shop. This classification should be used for work specified only)	3.85	2.50	1.25
Marine Railway—construction of	3.15	3.00	.50
Marine Railway—operation, including repair of vessels while thereon, but excluding construction of railway	2.10	3.00	1.00
Masonry Bridges — other than concrete	7.00	3.50	1.00
Masonry Work — building chimneys only (no structural iron			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
or steel)	10.50	2.50	1.50
Masonry Work — (not otherwise classified)	4.90	2.50	1.00
Mausoleums, Monuments, and Mortuary Work, erecting only	4.90	2.50	.50
Merry-go-rounds, Swings, and other similar circular, mov- able amusement devices, dis- mantling, removing, erecting, and repairing	4.20	2.00	1.00
Metal Ceiling Work—installation away from shop	2.10	2.50	.50
Metallic Lathing	1.40	2.50	.50
Millwrights— erecting and re- pairing machinery	2.45	2.50	.50
Mosaic Work—floors only within buildings	1.05	1.00	.25
Mural Decorations and setting stained glass windows in churches and public buildings	1.75	1.50	.25
Office Furniture and Fixtures— metal, erection of.	1.40	1.00	.25
Oil Producing—including the driving of wells and putting raw product in vessels or pipe lines for transportation.	2.10	2.50	.50
Ornamental brass, bronze, and iron work within buildings— erecting	2.80	2.50	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Owners engaged in construction work, or for whom construction work is being done. (See Contractors, General.)			
Oxy-acetylene welding (auto-genous welding)	5.60	4.00	3.50
Painting and decorating away from shop	2.10	2.00	.50
Painting and decorating, interior work exclusively, away from shop	1.40	2.00	.25
Paper hangers	1.40	2.00	.25
Parquet Floor Laying.....	1.05	1.00	.25
Paviors (not otherwise classified) including shops and yards...	1.40	2.00	1.00
Pile Drivers—including timber wharf building thereon, if any	5.60	3.00	.75
Pile Driving for building foundations	5.60	3.00	1.50
Plaster Board—erecting away from shop	1.40	2.00	.25
Plaster Block (not fireproof tile); Partitions, erection of, inside of buildings	1.25	1.58	.25
Plasterers	1.40	2.00	.25
Plumbers (including house connections). Should include shop pay roll if any.....	1.40	1.50	.25
Pneumatic Tubes — installation of, including construction of			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
conduits and manholes, and care and maintenance of same	4.20	2.50	1.50
Portable Bakers' Ovens, installa- tion of, including putting up and taking down.....	1.75	1.50	.50
Portable Buildings—erection of..	2.10	1.50	.50
Pump Mfrs.—(away from shop).	2.45	2.00	.50
Railroad Construction — steam — no blasting, tunneling, or bridge building, including in- cidental culverts not more than 10-foot span	4.20	2.50	\$.50
Railroad Construction — steam — no blasting, tunneling, or bridge building, including in- cidental culverts not more than 10-foot span. Should not be available for divided pay roll nor unless insured warrants that entire work will be conducted without employing steam shovel	3.65	2.50	\$.50
Railroad Construction — electric, horse, or cable—or installa- tion of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span;			

§Note.—If Public Liability Policies are to cover accidents to persons riding upon trains or cars other than work trains, the foregoing Public rates should be increased \$1.00.

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
interurban lines exclusively— no blasting, tunneling, or bridge building	3.65	2.50	\$1.00
Railroad Construction — electric, horse, or cable—or installa- tion of electric equipment or pole lines connected therewith, including incidental culverts not more than 10-foot span; urban lines entirely within the corporate limits of any one city or town—no blasting, tunneling, or bridge building	3.00	2.50	\$2.00
Railroad Construction — electric, horse, or cable—installation of electric equipment or pole lines connected therewith, in- cluding incidental culverts not more than 10-foot span; urban, or interurban lines. No blast- ing, tunneling, or bridge building	3.65	2.50	\$3.00
Railroad Construction—electric, horse, or cable—(not includ- ing third rail systems). Relay- ing of rails exclusively. Should not be available for divided pay rolls	3.00	2.50	1.00

§If Public Liability Policies are to cover accidents to persons riding upon trains or cars other than work trains, the foregoing Public rates should be increased \$1.00.

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Railroad Construction—electric, —rail joint welding in street by molten metal or electricity	5.60	4.00	3.00
Railroad Construction — grade crossing work, involving all work incidental thereto (ex- cluding iron and steel erection work or the laying of new sewers)	3.65	2.50	2.00
Railroad Signal erection or instal- lation (not including operation of railroad)	2.80	2.00	.50
Refrigerating Company, excava- tion and laying and repair of pipe lines	4.20	2.50	1.50
Refrigerating Machinery—instal- lation of	2.45	2.00	.50
Riggers—ship or boat.....	2.10	3.00	.50
Riggers—not ship or boat.....	5.60	2.50	2.00
Road or Street Making (no quarrying), including inciden- tal culverts not more than 10- foot span	2.10	2.50	1.00
Roofers, using exclusively felt, paper, pitch, or any bitu- minous material, with or with- out a finished surface of gravel, slag, or flat tile (not overlapping)	2.80	2.00	1.00
Roofers, not otherwise classified.	4.20	2.75	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Safe Movers	5.60	2.50	2.00
Salt Mining—including driving wells	2.10	1.25	.50
Salvage Operations — in buildings previously damaged by fire, all operations incidental thereto, including handling, storing, and distributing goods	10.50	4.00	.50
Sand and Gravel Diggers—no canal, sewer, or cellar excavation, or grading	3.15	2.50	.50
Sand Excavation by means of suction dredges, including loading and unloading at docks, wharves, and elsewhere.....	3.15	2.00	.50
Scrap Iron and Junk Dealers—away from shop	12.60	4.00	3.00
Sewer Building—no limit of depth (with or without blasting)	10.50	3.00	3.00
Sewer building, maximum depth of excavation 7 feet at any point (with or without blasting)	5.60	2.50	3.00
Public Liability rate for sewer building not on Public Highways except at crossings —\$1.00.			
Sewer Cleaning—done by inserting a cylinder at one man-			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
hole and connecting it with rods from the next manhole, and drawing it through the sewer—taking out the sediment in buckets	3.50	2.50	.50
Sewerage Disposal Plants — construction of, for private houses, institutions, or hotels, and not connected with public sewers (with or without blasting)	4.20	2.00	.50
Sewerage Disposal Plants, public — no sewer construction (with or without blasting)..	4.20	2.00	.50
Shaft Sinking	10.50	3.50	.50
Ship and Boat Builders—steel or wood, where staging or scaffolding is used (including shop or yard work)	2.80	3.00	.25
Shipwrights — repairing vessels, or the machinery therein, while afloat or upon a dry dock	2.45	3.00	.50
Showcases, outside—erection and installation of	1.75	1.50	.50
Shutter erecting and repair, metal or metal covered	7.00	3.50	2.00
Sign (advertising) Mfrs.—erecting and repairing. (Should cover only during actual per-			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
formance of the work).....	3.15	1.50	1.00
Sign Painting or Lettering, in buildings or structures	1.40	2.00	.25
Silo Building—(tanks of wood with concrete base for storage of fodder—not over twenty feet high)	2.10	2.00	.50
Silo Building—(tanks of wood with concrete base for stor- age of fodder—over twenty feet high)	3.15	2.50	.75
Slaters—away from shop.....	4.20	2.75	1.00
Smokestack and Chimneys (metal)—erecting	10.50	4.00	3.00
Snow and Ice—removing	2.10	2.50	1.00
Soap Dispensers—installation and inspection .....	.75	1.00	.25
Soda Water Fountains—installa- tion and repair.....	1.40	2.00	.25
Staff Workers—erecting build- ings or structures	4.90	2.50	1.50
Stairbuilding (wooden)	2.80	1.50	.50
Statuary, in connection with mau- soleums, monuments, or mor- tuary work, erection only...	3.85	2.00	.50
Steam Heating—laying of mains and connections	4.20	2.50	1.50
Steam Pipes or Boilers—applying cork, asbestos, and other non- conducting materials to same.	1.40	2.00	.25

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Street Cleaners	2.10	1.50	1.00
Street or Road Making — (no quarrying) including incidental culverts not more than 10-foot span	2.10	2.50	1.00
Subways — for passenger and freight traffic—open cut or cut and cover (with or without blasting)	10.50	3.00	3.00
Subways — for passenger and freight traffic — tunneling only (with or without blasting)	10.50	3.50	.50
Tank or Gas Holders (Metal)—erecting	10.50	4.00	3.00
Tank (metal) Erecting, within buildings exclusively	4.90	2.50	.75
Tank (wood) Builders—erecting.	4.90	2.50	1.00
Telegraph or Telephone—construction exclusively	4.20	2.50	2.00
Telescopes—erecting	1.75	1.25	.50
Theatre Stage Rigging—setting up ornamental, architectural and theatre iron work and all mechanical effects over stages of theatres, including hanging of signs, setting stairways, iron beams, and lintels, all included in the operation of stage rigging	3.85	2.50	1.00

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Tile Work—for decorative floors, wainscoting, and interior decoration	1.40	1.25	.25
Tinsmiths—away from shop	4.20	4.00	1.00
Trees—pruning, spraying, repairing, trimming, and fumigating, outside limits of towns and cities	2.45	1.75	.25
Trees—pruning, spraying, repairing, trimming, and fumigating, in towns and cities.....	2.45	1.75	.50
Tuck Pointing, not available for division of pay roll. This classification to apply to contractors doing this work exclusively	2.10	2.50	.50
Tunneling (including all work to completion) with or without blasting	10.50	4.00	.50
Tunnel Lining only, masonry or concrete (for previously driven tunnels otherwise completed by other contractors.) (This classification should not be available if lining is done by contractors constructing tunnel)	4.20	2.00	.50
Upholsterers—away from shop..	.70	1.00	.25
Vacuum Cleaning—by means of portable air suction cleaning			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
machines—rate should be charged on all wages including drivers	2.10	1.50	1.00
Vacuum Cleaning Systems, installation of	1.40	2.00	.25
Vaults—fire and burglar proof construction and installation.	3.15	3.00	1.00
Vaults—prison vaults and cells...	6.30	4.00	1.50
Watchmen and Timekeepers only—General Contractors or Owners	1.75	1.25	.50
Waterproofing cellars and foundations	1.75	2.00	.50
Waterproofing in or on structures (not bridges), by means of felt, paper, burlap, or pitch (no roofing and no subaqueous work)	1.75	2.00	.75
Waterworks — erection of stand pipes and water towers	10.50	4.00	1.50
Waterworks — construction of pumping station, dams and reservoirs	4.20	4.00	.50
Waterworks — laying of mains and connections	4.20	2.50	1.50
Weather Strips, in window and doors, installation of	1.05	1.50	.25
Windmill Erecting	4.20	4.00	.50
Window Cleaning	2.80	2.00	1.00
Window Cleaning Devices, instal-			

CONTRACTORS' SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
lation of, outside buildings...	4.20	2.00	1.00
Window frames, metal—setting in buildings	1.75	1.25	.25
Window Opening Devices—instal- lation of	1.75	1.25	.50
Wire Work, interior, erection only, excluding ornamental brass, bronze, or iron work.	1.40	2.00	.25
Wreckers—marine (including sal- vage operations)	2.80	2.00	.50
Wreckers—not marine	12.60	4.00	3.00

ELECTRIC SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, \$50.00.

For E.L. and P. L. combined, \$150.00.

LIMIT TABLE.—For Telegraph and Telephone companies, Rate “C.” All other classifications, Rate “B.”

Read General Recommendations.

ELECTRIC SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Electric light and power companies—operation, maintenance, extension of lines, and making of service connections	5.25	3.00	6.50
Electric Light and Power Companies—operation, maintenance, extension of lines and making of service connections, operating no power plant—power purchased from others. Add 50% to E.L., Coll., and P.L. manual rates.			
Electric light and power companies—transmission lines not for local distribution.....	5.25	3.00	3.25
Electric light and power companies—office employees not exposed to operating hazard.	.21	1.00	.05

ELECTRIC SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Telegraph and telephone companies—operation, maintenance, extension of lines, and making of service connections	4.20	2.50	3.00
Telegraph and telephone companies—office and exchange employees only	21	1.00	.05
If manufacturing or mercantile plants insured at the manufacturing or mercantile rates applicable thereto are engaged in the generating and supplying of electricity to other plants or buildings, the manufacturing or mercantile rate applicable to the plant or location covered should be applied to all pay roll in that plant, including the pay roll engaged in the generation and distribution of the electric current, and in addition thereto there should be charged as an extra rate upon that portion of the pay roll actually engaged in the generation and distribution of the electric current, including the maintenance of the equipment, a rate equal to 50% of the E. L.			

ELECTRIC SCHEDULE—RATES.—Continued.

Classification.

E.L. Coll. P.L.

and P. L. rates stated in the Electric Schedule under the classification "Electric Light and Power Companies." This recommendation should not apply to public service nor public utilities plants, nor to any plant having for its sole or principal purpose the generation and distribution of electric current.

NOTE.—Any construction work in connection with any risk insured under the Electric Schedule should be included at the rates for operation, maintenance and extension of lines.

ELEVATOR SCHEDULE—RECOMMENDATIONS.

An "Elevator" in the sense of this Manual is any platform hoist, operated by muscular or mechanical power, and intended or used for the conveyance of persons or goods, or both. This definition is not intended to include dumb-waiters.

The following definitions of terms used in the classifications are intended for guidance in the application of the schedule, and should be strictly observed.

A "Sidewalk Elevator" is an elevator maintained and operated outside the walls of the building, and the platform of which does not rise above the ground or sidewalk level.

A "One-story Elevator" is an elevator maintained and operated within the walls of the building, having a total rise of not more than twenty feet, and having not more than two landings above the bottom of the shaft.

If an elevator having landings in cellar and at ground floor but no landings above ground floor also has a landing in a sub-cellar, the total rise of the elevator from sub-cellar to ground floor being not more than twenty feet, such elevator should be classed and rated as a "One Story Elevator."

A "Private House Elevator" is an elevator maintained and used in a building occupied by one family only and exclusively as a dwelling.

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

A "Factory Elevator" is an elevator maintained and used in and for the purpose of manufacturing plants exclusively.

The following designs of elevators should be classed and rated as Factory Elevators wherever found.

"Jumper Elevators," being counter-weighted platform (without power) serving but two floors.

"Man-Hoists," being of similar design but serving more than two floors.

The Smith Safety Man-Lift is a sample of this type.

Man elevating devices (power operated) by means of continuous belt or chain provided with stirrups or small platforms. The "Humphrey Belt Elevator" is of this type.

A "Hand Hoist" is a lifting appliance operated through hatch-ways and without a platform, operation being by means of hand power, with rope or chain. Hand hoists opening upon the sidewalk should take the sidewalk elevator rate.

A "Storage Warehouse Elevator" is an elevator maintained and used in buildings where merchandise is stored, excepting, however, elevators in furniture storage warehouses or any buildings occupied wholly or in part for wholesale or retail sales purposes.

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

“Lowerators,” being a trade name for an elevator designed to avoid premium charge, should be rated and classed as elevators under the existing classifications dependent upon location and use.

Elevators with platforms on the outside of buildings whether operated by mechanical or hand power should be classed and rated in accordance with existing elevator schedule dependent upon location and use.

Elevating devices in connection with Blast Furnaces or Ice Harvesting Plants should not be classed or rated as an elevator—no charge being made therefor.

The recommendation in the schedule for an additional charge for landings in excess of ten should be strictly observed, and the following recommendation will apply: In computing the number of landings, each floor from and including that at which the elevator starts, and to the top of the shaft should be counted as a landing, whether serving as a landing or not. An express elevator which passes a number of floors without stop should be charged the same premium as it would be if it stopped at all landings. An elevator of any character passing floors in its trips, where no landings are provided, should pay the same rate as the same elevator would pay if there were landings at each floor.

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

COVERAGE.—It is recommended that elevators be covered under General Liability Policies or under separate Elevator Policies, including one or more elevators, but no elevators should be covered for any lower rates than those provided by the schedule, except under the recommendation for long term policies.

FACTORY ELEVATORS.—These elevators, as defined and described on the preceding page, should be covered only in accordance with the rates given in the rate schedule which follows. When the charges therein recommended are not secured, then an endorsement should be attached to the Employers' Liability Policy eliminating accidents to employees in connection with elevators.

LONG TERM POLICIES.—It is recommended that on policies written to cover elevators either under the General Liability form or the Elevator form, but not otherwise, for a term of three years, a discount of 10% should be allowed upon the rates given in the schedule provided that the entire three-year premium is paid in advance, or that 50% of such entire three-year premium shall be paid in advance, 30% thereof at the end of the first year

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

and 20% thereof at the end of the second year. Private residence elevators written in connection with private residence policies may be written for a term of three years for $2\frac{1}{2}$ times the annual premium, if the entire premium is paid in advance.

ADDITIONAL INTERESTS. — Elevators insured under any form of policy should not be written to cover more than one interest, except with an additional premium charge of 50% of the premium stated in the schedule for one additional interest, 65% for two additional interests and 75% for three or more additional interests. Such interests may be those of an individual, estate, firm, or corporation, but co-owners should be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator should create but one insurable interest. Where an elevator is insured at the full rate given in the schedule, other policies on the same elevator and for the same limits, but not otherwise, should be issued to other persons in interest for a premium of 50% of the rates given in the schedule, always pro-

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

vided that the given insuring company has previously or concurrently issued a policy upon the same elevator at the full Manual rate. Any such additional policy written under this recommendation should be made to expire at the same time with the principal policy, the premium being adjusted pro rata for short terms. If the principal policy provides for greater than standard limits, the second policy should, nevertheless, be written for standard limits, or should be written for the same increased limits as the principal policy, upon the same additional pro rata premium charge, but the second policy should not be written for limits greater than the principal policy. A tenant of a part of a building who has no control of the elevator whatever, and who does not operate such elevator, may be covered for 50% of the rate named in the schedule which is applicable to such elevator.

LIMIT TABLE.—For all classifications whether written upon Elevator forms or upon General Liability forms, Rate "A."

Note.—Elevators should not be written for limits of less than \$5,000 and \$10,000.

MINIMUM PREMIUM.—No recommendation in this Manual respecting Minimum Pre-

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued

mium includes the elevator premium, which premium should always be in addition thereto. The minimum premium for elevators should be the annual premium for the limits.

LANDLORDS' CONTINGENT OR PROTECTIVE LIABILITY. — If the owner or lessee of a building or buildings containing one or more elevators, has leased the same entire to another, and the tenant controls the elevators, operates them exclusively, furnishes power, and has entire charge of the elevators, the Elevator Policy may be written to cover the owner or lessee not in possession at 50% of the elevator rate applicable thereto, as provided in this Manual, but an endorsement should be attached to such policy stating the existence of this condition, and that it shall continue during the term of the policy.

GENERAL.—It is recommended that the factory or storage warehouse elevator rates be available for writing business only when Employers' and Public Liability Policies are written concurrently, all policies to expire simultaneously, and when the building in which the elevator is contained is owned or occupied by one interest (individual, estate, firm, or corporation) for

ELEVATOR SCHEDULE—RECOMMENDATIONS—
Continued.

manufacturing or storage purposes exclusively. It is recommended that if any portion of the building be occupied by any one other than the insured, whether using the elevator or not, these rates be not available.

Insurance against property damage caused by elevators should not be written.

ELEVATOR SCHEDULE—RATES.

Classification.

Automobile Salesroom or Garage Elevators—operated by hand or mechanically, used for raising and lowering automobiles.....	\$50.00
Passenger, Freight or Combination:	
Department Stores.....	60.00
Hotels — including Apartment Hotels and Hotel Apartments—where elevator has not more than ten landings.....	40.00
For each additional landing over ten, charge.....	1.50
Passenger, Freight, or Combination Elevators not otherwise classified—where elevator has not more than ten landings.....	35.00
For each additional landing over ten, charge.....	1.00
Sidewalk Elevators.....	25.00
One-story Elevators.....	18.00
Private House Elevators.....	20.00
Factory Elevators—when endorsed upon Manufacturers' Policies based upon pay roll:	
E. L. only.....	12.50
E. L. and Public.....	20.00
Factory Elevators—when a Manufacturers' Employers' Liability policy is not carried concurrently:	
E. L. only.....	25.00
E. L. Public.....	35.00
Hand Hoists, within buildings.....	12.50

ELEVATOR SCHEDULE—RATES.—Continued.

Classification.

Power Hoist, no platform, same as hand hoist..	
Storage Warehouse Elevators—in buildings not occupied for Furniture Storage, wholesale or retail purposes.....	25.00
Moving Inclined Way or Staircase for passengers or baggage.....	250.00
Freight Escalators and Freight Conveyors, with or without power, entirely within buildings (excluding baggage conveyors):	
One Story.....	12.50
Exceeding One Story.....	25.00

When any Employers' Liability Policy or General Liability Policy is to be issued without Public Liability coverage on elevators included in or concurrent therewith, there should be made a further charge of \$12.50 for each elevator to cover the Employers' Liability risk thereon. When such further charge is not secured, then an endorsement should be attached to the Policy eliminating accidents to employees in connection with elevators.

The rate of \$12.50 per elevator herein provided, and also as applicable to Factory Elevators, should not be reduced by reason of policy limits below \$5,000/10,000 on Employers' Liability Policies, but should be subject to the increased percentages for higher limits as provided for the elevator schedule.

GENERAL LIABILITY SCHEDULE— RECOMMENDATIONS.

General Liability forms and rates should be used to write risks enumerated in this schedule, but not otherwise.

For pay roll rates, see Warehouse and Store Schedule.

For elevator rates, see Elevator Schedule.

The rates in the General Liability Schedule, except as otherwise definitely expressed, are based upon each lineal foot of frontage and each 100 square feet of area, and these rates are in lieu of any other charge for the public liability hazard involved, except as respects elevators.

Representatives of companies should not write risks upon General Liability forms except at premium rates given in this Manual for pay roll, frontage and area, unless the General Liability Schedule or these recommendations provide other means.

Elevators should be covered at Manual rates, or specifically excluded from the policy.

PAY ROLL.—General Liability policies should be written to cover clerical office employees as a separate classification, it being understood that such classification shall include only those whose duties are confined to keeping the books of the insured, conducting correspondence, or engaged wholly in the office where such books are kept or correspondence conducted, and who have no duties of any other nature in or about

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

the insured premises. The pay roll rate for such classification should be 5 cents for each \$100.00. Office buildings, public libraries, public museums, or public picture galleries should be written for the frontage, area, and elevator rates, provided in this Manual, and a pay roll charge upon those engaged in the care, custody, and maintenance of the building and premises only. In schools and colleges the pay roll of professors and teachers should be similarly written as a separate classification at a rate of 5 cents per \$100.00, except in veterinary colleges where the rate should be 60 cents per \$100.00.

FRONTAGE.—Rear buildings having frontage only on alley or court should be written for same frontage rate as if upon street. When an insured not otherwise paying frontage charge on same building occupies a basement, store, or shop, it is recommended that a charge for frontage be made only on the portion of the entire frontage of the building which he occupies. The frontage charge should apply to all street frontages, excluding the rear or sides of any building or portion thereof which abuts upon an alley not more than 15 feet wide, from building line to building line. When the insured, not the owner or

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

general lessee, occupies premises which are entirely above the first floor, no charge should be made for frontage. When writing sanitoriums, hospitals, schools, colleges, public libraries, public museums, or public picture galleries, if the buildings abut upon the street, the charge should be made upon the entire frontage of the premises, but if they stand back from the street line, the frontage charge should be made upon the number of lineal feet in the front of each building in which there is an entrance from the street, except cottages.

AREA.—The area upon which a charge per 100 square feet is made should be the outside measurement of the building, multiplied by the number of stories. No deduction should be made for light, air, or elevator shafts, nor for courts, if entirely enclosed within the walls of the building. Any basement to which the public is admitted for general trade or business purposes should be counted as a story. Cottages on the same grounds as hospitals, sanitoriums, asylums, schools, and colleges should be rated as private dwellings in lieu of area, frontage and pay roll charges.

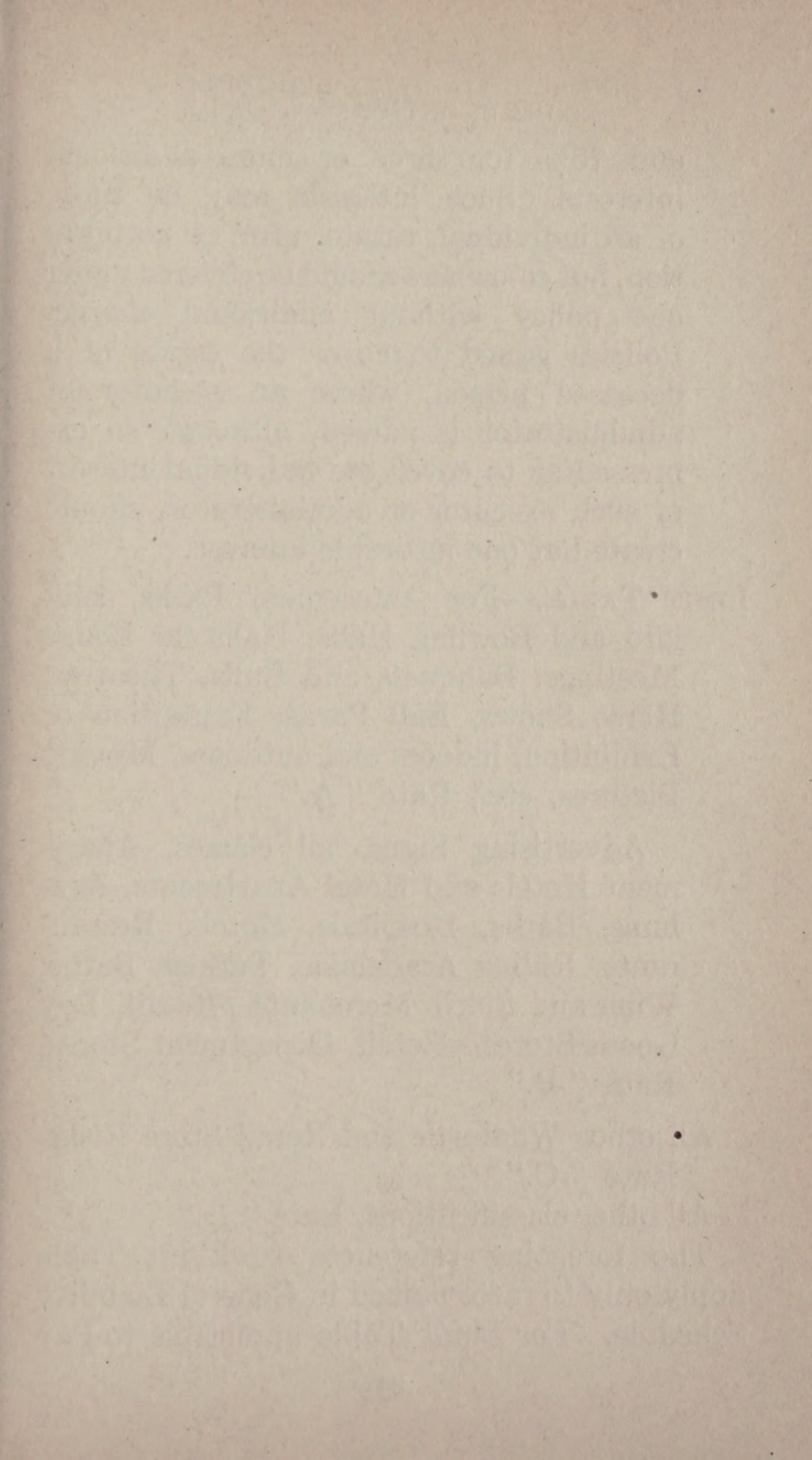
MINIMUM PREMIUM.—For private dwellings and all risks classified as such, \$4.00 per annum for each dwelling, or \$10.00 for

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

three years. For all other lines, \$10.00 per annum for each policy. This recommendation, however, is subject to the exceptions specifically noted in this schedule. If the basis premium is increased for additional limits, the minimum premium should be increased in the same proportion. For long term business the minimum should be decreased in the same proportion as the rate is decreased under these rules.

LONG TERM POLICIES.—It is recommended that on policies written upon risks in this schedule for a term of three years, there should be allowed a discount of 10% upon the pay roll, frontage, area, and elevator rates, provided that the entire three-year premium is paid in advance, or that 50% of such entire three-year premium shall be paid in advance, 30% thereof at the end of the first year and 20% thereof at the end of the second year. Policies upon private residences are not included in this recommendation.

ADDITIONAL INTERESTS.—A general Liability Policy should not be written to cover more than one interest, except with an additional premium charge of 50% on all elements of the risk for one additional interest, 65% for two additional interests



GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

and 75% for three or more additional interests. Such interests may be those of an individual, estate, firm, or corporation, but co-owners should be covered under one policy without additional charge. Policies issued to cover the estate of a deceased person, where an executor or administrator is named, although so expressed as to cover the individual interest of such executor or administrator, should create but one insurable interest.

LIMIT TABLE.—For Amusement Parks, Billiard and Bowling Halls, Halls for Lodge Meetings, Banquets and Balls, Theatres, Horse Shows, Ball Parks, Exposition or Exhibition, indoors and outdoors, Moving Pictures, etc., Rate “A.”

Advertising Signs, all classes, Apartment Hotels and Hotel Apartments, Asylums, Baths, Hospitals, Hotels, Restaurants, Riding Academies, Turkish Baths, Wine and Spirit Merchants—Retail, Dry Goods Stores—Retail, Department Stores, Rate “B.”

All other Wholesale and Retail Store Risks, Rate “C.”

All other classifications, Rate “D.”

The foregoing references to Limit Table apply only to rates named in General Liability Schedule. For Limit Table applicable to Pay

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

Roll or Elevators see recommendations which precede the schedule in which the rate is found.

Note.—General Liability insurance should not be written for limits of less than \$5,000 and \$10,000. Private Residences, and risks classified as such, may be written for limits of \$10,000 and \$20,000 by increasing the Manual rate 25%.

LANDLORDS' CONTINGENT OR PROTECTIVE LIABILITY.—If the owner or lessee of a building or buildings has leased the same entire to another, and the tenant controls the elevators, operates the same exclusively, furnishes power, and has the entire charge of the premises, a General Liability Policy should be written to cover the owner or lessee not in possession at 50% of the several rates chargeable for the elements of hazard in such risk, as provided in this Manual with a Minimum Annual Premium of \$5.00, but an endorsement should be attached to such a policy stating the existence of this condition, and that it shall continue during the term of the policy; also that the insured has no employees on or about the premises, except those who may from time to time be engaged in making incidental repairs, not involving structural changes of any character. Agents of owners having care,

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

custody, control, and operation of buildings should be insured under General Liability Schedule at the same rate as owners or tenants in occupation. If the policy is written to cover both the owner and the agent, the rates should be 150% of the rates given in this Manual, and the combined pay roll of both insured should be subject to the premium charge.

LANDLORDS' CONTINGENT OR PROTECTIVE LIABILITY FOR MOVING PICTURE SHOWS.—If the owner or lessee of a moving picture show has leased the same entire to another, and the tenant has entire charge and control of the premises, a General Liability policy should be written to cover the owner or lessee not in possession at a rate of 10c. per seat; minimum premium \$25.00, but an endorsement should be attached to such policy stating the existence of this condition, and it will continue during the term of the policy; also that the insured has no employees on or about the premises.

REMOVAL PERMITS.—It is recommended that permits for the removal of mercantile establishments to new locations be attached to General Liability Policies under the following conditions:

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

1st. The policy or policies should cover old and new locations during the period of removal.

2d. There should be a flat premium charge for the hazards of removal not herein excluded, of \$2.00 per day for the term during which the removal is in progress, the minimum term to be five days, and the minimum premium in any event, \$10.00. An additional premium of \$2.00 per day should be charged for every day or portion of day in excess of five.

These permits should exclude the hazards of transportation between the old and the new locations, which should be covered by a 'Teams' policy at the proper rate only.

GENERAL.—Where buildings are occupied in part as stores, with dwellings above, if the insured occupies the stores or any of them, the rate for stores should apply to the store portion, and the rate for apartments or tenements, to the balance. If a policy is written to cover a building, in which a theatre, concert hall, or other place of public amusement is contained, but there are in the building such occupancies as hotels, stores, offices, or apartments, the theatre, concert hall or place of amusement should be written in accordance with the theatre recommendation and the balance of the

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

risk, at the proper rates as given in this Manual.

THEATRE INSURANCE.

“E.L.” COVERAGE. — For “E.L.” only use “E.L.” rates in Warehouse and Store Schedule. For “E.L.” with “P.L.” use “P.L.” rates given below without additional charge for “E.L.”

PUBLIC LIABILITY.—A first class theatre or hall is one in which the following conditions exist:

- (a) All external walls must be of masonry, with or without a steel or iron frame.
- (b) All interior walls and partitions must be of masonry.
- (c) The main floor must not be more than six feet above the street level.
- (d) There must be exits from all floors or galleries passing from such floors directly through the external walls or wing walls of masonry to independent staircases.
- (e) There must be an asbestos or fireproof curtain in front of the stage.
- (f) There must be an automatic sprinkler system installed over the stage.
- (g) The performances given must be those usual in theatres proper and roof gardens, including dramatic entertainments, operas,

GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

concerts, and lectures given for two or three hours during evenings or afternoons.

- (h) Such exhibitions must be confined to the premises mentioned and not include any open-air place, roof gardens excepted, or other place than the permanent construction described hereinbefore.

The Public Liability rate for a theatre, opera house, or music hall in which all these requirements are satisfied should be 10 cents per annum for each seat on the main floor and in each gallery, irrespective of the number of entertainments given.

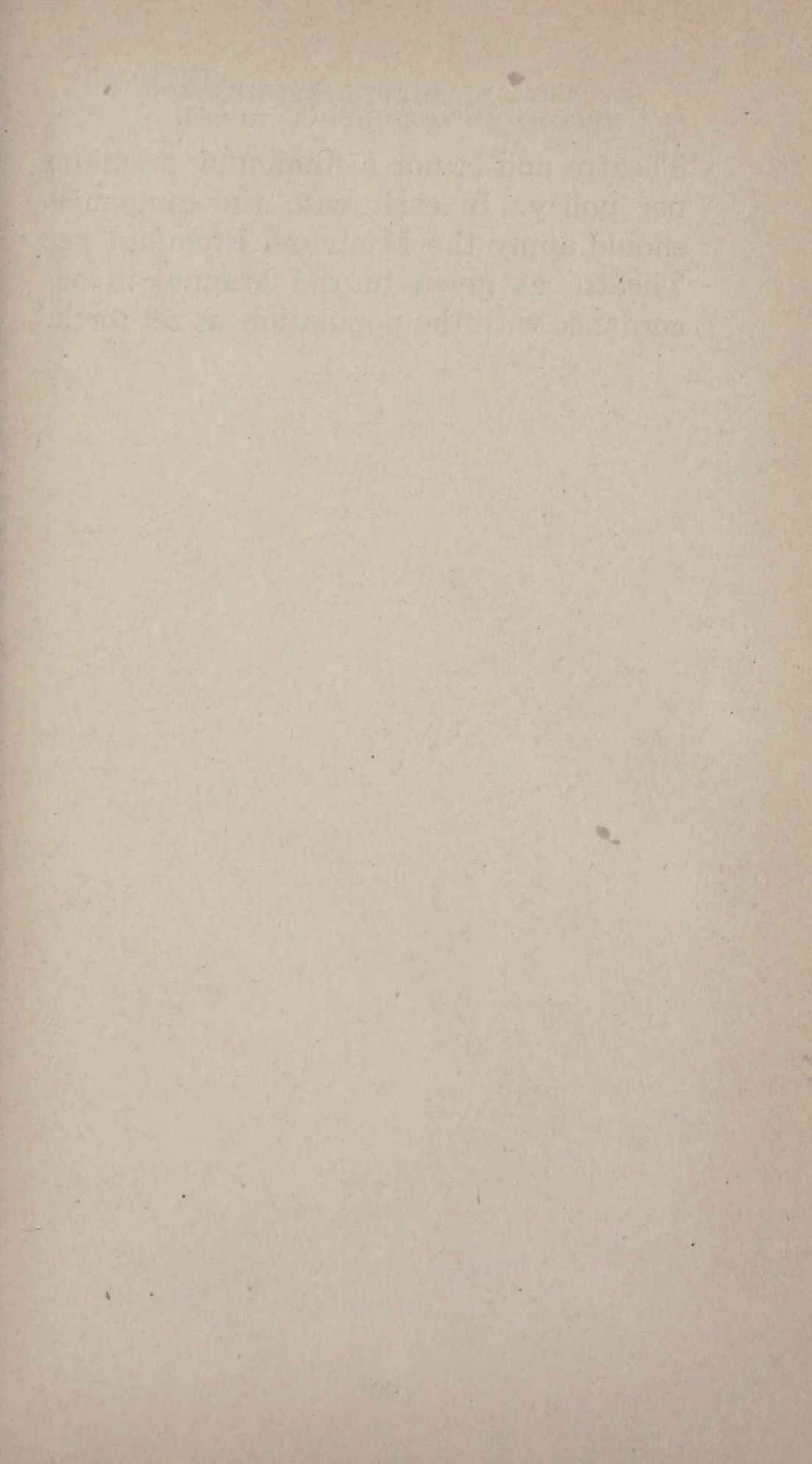
If the construction is not such as to comply with requirement (a), $2\frac{1}{2}$ cents should be added to the rate.

If the construction does not comply with (b), (c), (d), (e) or (f), one cent should be added to the rate in each instance.

If the performances are "continuous," $2\frac{1}{2}$ cents extra should be added.

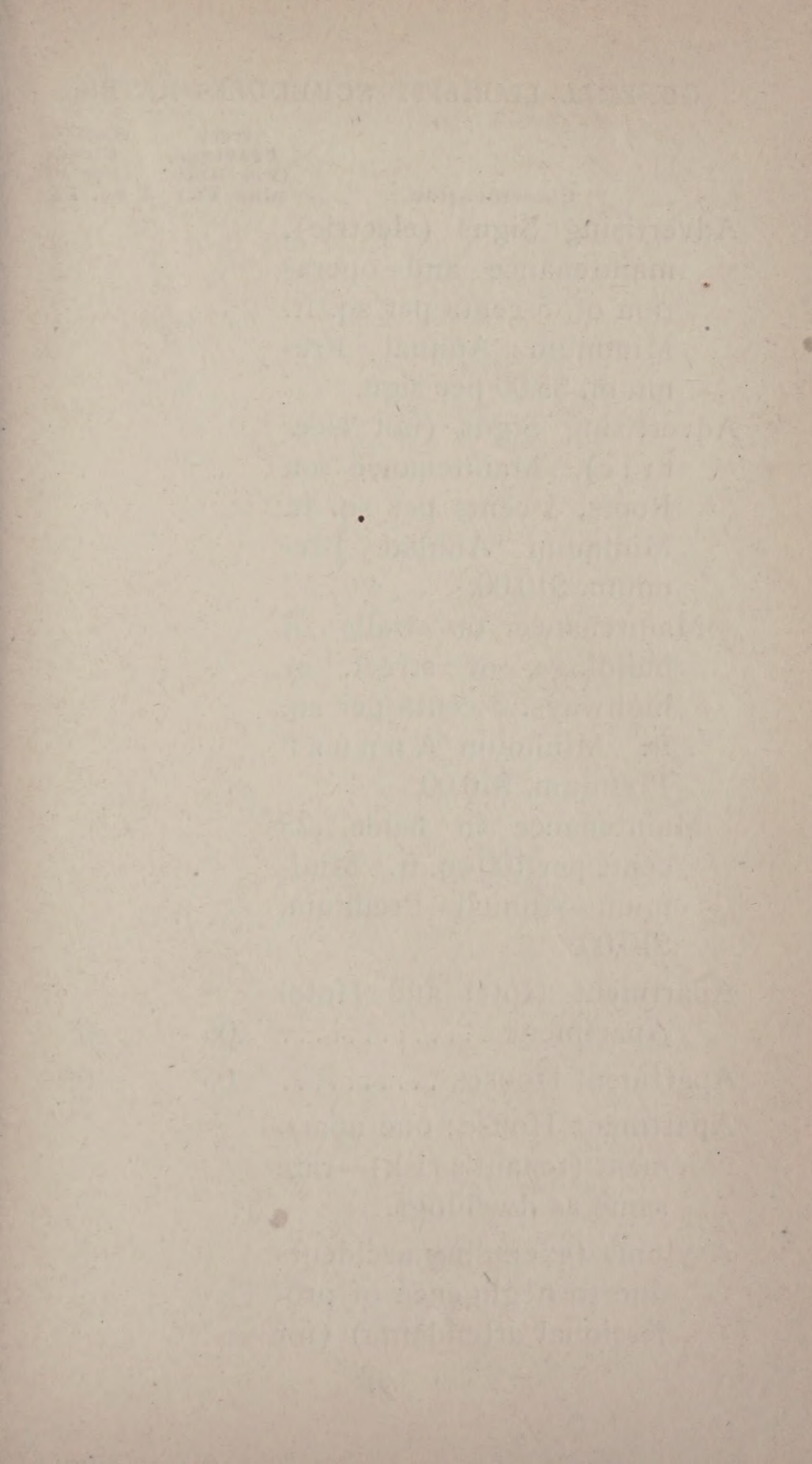
In towns of less than 40,000 population, the minimum premium should be \$75.00; otherwise, \$125.00.

MINIMUM PREMIUM FOR THEATRES. The Manual recommends a Minimum Premium for Theatre risks. This Minimum Premium recommended clearly applies to each



GENERAL LIABILITY SCHEDULE—
RECOMMENDATIONS—Continued.

Theatre and is not a minimum premium per policy. In each case the companies should apply the Minimum Premium per Theatre as given in the Manual in accordance with the population as set forth.



GENERAL LIABILITY SCHEDULE—RATES.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
Advertising Signs (electric), maintenance and opera- tion of, 5 cents per sq. ft. Minimum Annual Pre- mium, \$5.00 per sign.		
Advertising Signs (not elec- tric), Maintenance on Roofs, 3 cents per sq. ft. Minimum Annual Pre- mium, \$10.00.		
Maintenance on walls of buildings, or street, or highways, 2 cents per sq. ft. Minimum Annual Premium, \$10.00.		
Maintenance in fields, 25 cents per 100 sq. ft. Mini- mum Annual Premium, \$10.00.		
Apartment Hotel and Hotel Apartment .....	.05	.05
Apartment Houses .....	.05	.05
Apartment House; one apart- ment (tenant's risk)—rate same as dwellings.		
Asylums (excluding accidents due to negligence of pro- fessional attendants) (for		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
cottages attached see rec- ommendation, page 82)..	.05	.03 $\frac{1}{3}$
Athletic Clubs .....	.05	.06 $\frac{2}{3}$
Note—For Gymnasium, if any, \$10.00 additional; for Swimming Tank, if any, \$5.00 additional; for Bowling Alleys, if any, \$5.00 additional per alley.		
Automatic Weighing Ma- chines, operation of (ex- cluding installation in place, repair, and taking down), 10 cents per ma- chine per annum.		
Barbers, excluding accidents due to negligence of pro- fessional attendants .....	.05	.06 $\frac{2}{3}$
Baseball Parks, $\frac{1}{2}$ of 1% of gate receipts—Minimum Annual Premium, \$100.00.		
Baths, excluding accidents due to negligence of profes- sional attendants .....	.05	.20
Minimum Premium on area and frontage, \$50.00.		
Bathing Pavilions. One-half of 1% of total gross re-		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
<p>ceipts for Public Liability. 50c. for each \$100.00 of pay roll for Employers' Liability. General Lia- bility form of policy should be used, but minimum premium for Public Liability should not be less than an amount equivalent to 10c. for each dressing room.</p>		
Billiard and Bowling Halls:		
No alcoholic drinks served on the premises.....	.05	.06 $\frac{2}{3}$
When alcoholic drinks are served on the premises...	.05	.16 $\frac{2}{3}$
Cemetery Companies .....	.03 $\frac{1}{3}$	
Churches, in cities, \$50.00.		
Churches, in towns, \$25.00.		
Club Houses (not Athletic, Country or Yacht) .....	.05	.03 $\frac{1}{3}$
Country Clubs:		
Street frontage equivalent to the actual frontage of the principal building, .05 cents.		
Area of all floors in princi- pal building, including		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
basement, if used by mem- bers, $.03\frac{1}{3}$ cents.		
All other buildings, \$4.00 each.		
If Bowling Alley is main- tained in principal or sep- arate building, \$5.00 addi- tional per alley.		
For Gymnasium in principal or separate building, \$10.00 additional.		
For grounds owned or used charge 50 cents per acre if policy is to cover Public Liability of Club for games or sports conduct- ed thereon; or charge 25 cents per acre if policy ex- cludes public liability of Club for games or sports conducted thereon.		
On all Club Pay Roll, \$.25 per \$100.00.		
Note.—Not available to parks or other grounds where admission is charged.		
Country Hotels. Street or water frontage equiva-		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
<p>lent to the actual front- age of the principal build- ing, 5c. Area of all floors in principal build- ing, including basement, 6$\frac{2}{3}$c. All other buildings, \$4.00 each. If bowling al- ley is maintained in prin- cipal or separate building, \$7.50 additional per alley. For gymnasium in princi- pal or separate building, \$15.00 additional. For grounds owned or used, charge 50c. per acre, if policy is to cover Public Liability of hotel for games or sports conducted thereon; or charge 25c. per acre if policy excludes public liability of hotel for games or sports con- ducted thereon.</p>		
<p>†Department Stores in cities having a population of 100,000 and over.....</p>	.05	.20

†This classification should apply to five and ten cent stores or stores advertising merchandise for sale at maximum or minimum stated price.

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
†Department Stores in cities and towns having a popu- lation under 100,000.....	.05	.15
Dog Shows, as Horse Shows.		
Dry Goods Stores—retail, in cities having a population of 100,000 and over.....	.05	.15
Dry Goods Stores—retail, in cities and towns having a population under 100,000.	.05	.10
Dwellings occupied by not more than two families (no extra charge for Doc- tor or Dentist, claims for professional treatment not covered), \$4.00 per an- num, \$10.00 for three years.		
Exhibitions, Agricultural, Horticultural or Indus- trial:		
In halls, theatres or audi- toriums, $\frac{1}{4}$ of 1% of gate receipts.		
In parks, or other ground enclosures, $\frac{1}{2}$ of 1% of gate receipts.		

†This classification should apply to five and ten cent stores or stores advertising merchandise for sale at a maximum or minimum stated price.

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
Minimum premium for term of policy which term should include but one continuous exhibition, \$50.00. This minimum is not subject to any short rate or pro rata ad- justment.		
Hall and Theatre Insurance (see pages 88-90.)		
Halls for Lodge Meetings, Banquets and Balls:		
When alcoholic drinks are served on the premises...	.05	.16 $\frac{2}{3}$
When no alcoholic drinks are served on the prem- ises (I. & M.).....	.05	.06 $\frac{2}{3}$
Horse Shows, in halls, the- atres or auditoriums ex- clusively, $\frac{1}{2}$ of 1% of gate receipts.		
Minimum premium for term of policy which term should include but one continuous exhibition, \$50.00. This minimum is not subject to any short rate or pro rata adjust- ment.		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
Hospitals (excluding accidents due to negligence of pro- fessional attendants) (for cottages attached see recommendation, page 82) .....	.05	.03 $\frac{1}{3}$
Hotels .....	.05	.06 $\frac{2}{3}$
Ladies, Hair Dressing and Manicuring — excluding accidents due to negli- gence of professional at- tendants .....	.05	.06 $\frac{2}{3}$
Lunch Wagon, including hauling to and from its place of business, each \$10.00 per annum (no pay roll charge).		
Mercantile and Manufacturing Premises, variously occu- pied by persons other than the owner, not other- wise classified (owner's risk only) .....	.05	.03 $\frac{1}{3}$
Moving Picture Shows, $\frac{1}{2}$ of 1% of gate receipts. Minimum Annual Premium, \$50.00. Owner's risk only, not oper-		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Frontage Street (Per Run- ning Ft.)	Floors Area of (Per 100 Sq. Ft.)
ating, 10 cents per seat per annum.		
Minimum Annual Premium, \$25.00.		
Office Buildings .....	.05	.012 $\frac{2}{3}$
One apartment in an apart- ment house (tenant's risk only) — rate same as dwellings.		
Parks or buildings (not other- wise classified) used for exhibition, convention or show purposes (owner's risk only) .....	.05	.062 $\frac{2}{3}$
Private Houses (dwellings) occupied by not more than two families, each \$4.00 per annum.		
Private Estates, dwellings and grounds, containing not more than five acres:		
If grounds contain more than five acres, charge \$4.00 per annum or \$10.00 for three years—on excess charge 25 cents per acre per annum—62 $\frac{1}{2}$ cents over three years.		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
For charge on pay roll other than household, private stable or private garage employees, see "Private Estates," Miscellaneous Schedule.		
For charge on pay roll for construction work, see Contractors' Schedule.		
Private Garage—\$4.00 per annum, or \$10.00 for three years.		
Private Stable—\$4.00 per annum, or \$10.00 for three years.		
Public Libraries .....	.05	.01 $\frac{2}{3}$
Public Museums of Art or Natural History .....	.05	.01 $\frac{2}{3}$
Restaurants .....	.05	.20
Retail Stores (not otherwise rated) .....	.05	.06 $\frac{2}{3}$
Riding Academies, including private selling, no selling by auction (see Stablemen classification, Miscel-		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
laneous Schedule, for pay roll rate) .....	.06 $\frac{2}{3}$	.16 $\frac{2}{3}$
Sidewalks rented for storage purposes to hucksters....	.16 $\frac{2}{3}$	
Tenements .....	.05	.05
Turkish Baths — excluding accidents due to negli- gence of professional attendants .....	.05	.20
Minimum Premium, \$50.00.		
Vacant Land .....	.031 $\frac{1}{3}$	
Wharf and Water Front Property		06 $\frac{2}{3}$
Wholesale Stores (not other- wise rated) .....	.05	.031 $\frac{1}{3}$
Wholesale and Retail Stores (not otherwise rated) ...	.05	.06 $\frac{2}{3}$
Wine and Spirit Merchants— Wholesale .....	.05	.06 $\frac{2}{3}$
Wine and Spirit Merchants— Retail (including package stores) area charge should be applied to the entire premises .....	.05	.66 $\frac{2}{3}$
Yacht Clubs:		
Street frontage equivalent to the actual frontage of		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
the principal building, \$.05.		
Area of all floors in prin- cipal building, including basement, if used by members, \$.03 $\frac{1}{3}$.		
All other buildings, \$4.00 each.		
If bowling alley is main- tained in principal or sep- arate building, \$5.00 addi- tional per alley.		
For gymnasium in principal or separate building, \$10.00 additional.		
For each dock or float used in lieu thereof, owned or controlled by the club, \$5.00 addi- tional.		
If club maintains separate bathhouses, \$5.00 addi- tional, regardless of num- ber.		
If policy is to cover Public Liability of club on ac- count of use of club		

GENERAL LIABILITY SCHEDULE—RATES.—Continued.

Classification.	Street Frontage (Per Run- ning Ft.)	Area of Floors (Per 100 Sq. Ft.)
launches, charge \$25.00 additional per launch.		
On all club pay roll, \$.25 per \$100.00.		
Y. M. C. A. or Y. W. C. A. Buildings, excluding pub- lic liability for manual training schools . . . . .	.05	.031 $\frac{1}{3}$

Note.—For Gymnasium
if any, \$10.00 additional;
for Swimming Tank, if
any, \$5.00 additional; for
Bowling Alleys, if any,
\$5.00 additional per alley.

LEATHER AND SHOE SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."

Read General Recommendations.

LEATHER AND SHOE SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Bag Mfrs.—traveling, portman- teau, and valise.....	.35	1.00	.03
Baseball Mfrs. ....	.35	1.00	.03
Boot and Shoe Mfrs.....	.35	1.25	.03
Counter, Heel, and Sole Cutters..	1.40	1.25	.03
Curriers .....	.80	1.25	.03
Cut Sole Mfrs.	1.40	1.25	.03
Degreasing Skins	2.80	4.00	.03
Embossed Leather Mfrs.....	.59	1.00	.03
Enamel Leather Mfrs. ....	.59	1.00	.03
Glove Mfrs. (leather).....	.35	1.00	.03
Glove Dressers .....	.56	1.00	.03
Harness and Saddle Mfrs.....	.35	1.00	.03

LEATHER AND SHOE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Leather Belting Mfrs.....	.80	1.00	.03
Leather Board Mfrs.—from leather scraps	1.40	2.00	.03
Leather Dressers .....	.80	1.25	.03
Leather Embossing .....	.59	1.00	.03
Leather Wearing Apparel and Novelties .....	.35	1.00	.03
Mail Bag or Pouch Mfrs.....	.59	1.00	.03
Morocco Dressers .....	.80	1.25	.03
Pocketbook Mfrs. ....	.35	1.00	.03
Shoe and Boot Mfrs.....	.35	1.25	.03
Shoe Stock Mfrs.....	1.40	1.25	.03
Slipper Mfrs. ....	.35	1.25	.03
Tanners .....	.80	1.25	.03
Trunk Mfrs. (leather).....	1.40	1.25	.03
Wool Pullers—consisting of wash- ing the wool on the hide under high water pressure. Opera- tion of a machine which re- moves burs and impurities from the wool, also a fleshing machine which removes the extra particles from the hide. The above process being pre- paratory to tanning.....	.80	1.25	.03

LUMBER SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L. and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

PUBLIC LIABILITY.—Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE.—All classifications, Rate "C."

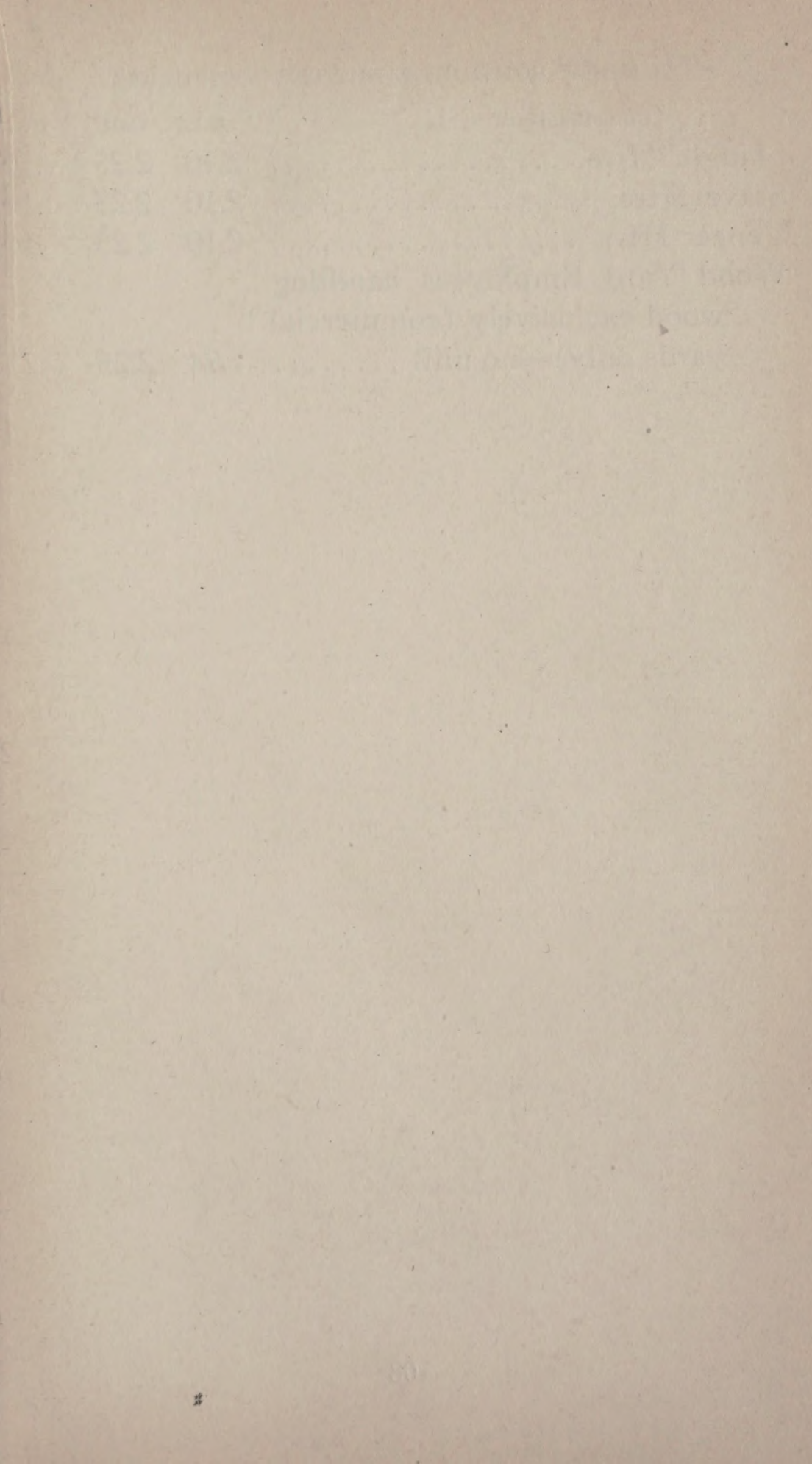
Read General Recommendations.

LUMBER SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Bark Mills .....	.59	2.25	.10
Bark Peeling	1.40	2.25	.10
Box Mfrs.—no machinery.....	.59	1.25	.05
Box Mfrs.—steam	1.75	2.25	.10
Box Mfrs.—cigar .....	.59	1.25	.05
Box Mfrs. (wire . bound)—no manufacturing of lumber used in constructing such boxes	1.40	1.50	.05
Cooperage Stock Mfrs.—heads, hoops, staves, etc.	2.10	2.25	.10

LUMBER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Excelsior Mfrs.	2.10	2.25	.10
Lath Mfrs.	2.10	2.25	.10
Last Block Mfrs.	2.10	2.25	.10
Logging and Lumbering operations with transportation of logs to mill (not including operations of logging railroad)	1.40	2.25	.10
Logging Railroad—operation and maintenance of, not including accidents to passengers (including maintenance and extension of existing lines) ...	10.50	6.00	(a)
Lumber Yard Employees (commercial yards only) no mill hazard .....	.84	2.25	.25
Lumber Yard Employees—(not commercial yard)—to take highest rate for any mill connected therewith.			
Packing Case Mfrs.—no machinery .....	.59	1.25	.05
Packing Case Mfrs.—steam	1.75	2.25	.10
Planing and Moulding Mills	1.40	2.25	.10
Sash, Door and Blind Mfrs. (including outside employees soliciting and measuring only).	1.40	2.25	.10
Saw Mills (including all employees whose duties require their presence in the mill)	2.10	2.25	.10



LUMBER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Shingle Mfrs.	2.10	2.25	.10
Stave Mfrs.	2.10	2.25	.10
Veneer Mfrs.	2.10	2.25	.10
Wood Yard Employees handling wood exclusively (commercial yards only)—no mill .....	.84	2.25	.25

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "C."

Read General Recommendations.

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Cattle Dealers (not operating stock yards)	1.54	2.00	.60
Live Stock Shippers.....	5.60	2.40	.60
Packing Houses (no handling of live stock or slaughtering)...	1.05	1.25	.10
Packing Houses—including handling of cattle and slaughtering:			
Pay roll of \$100,000 or less..	1.40	2.00	.10
Pay roll in excess of \$100,000.	1.75	2.00	.10
Pork Packers (see Packing Houses).			

MEAT PACKING HOUSE AND STOCK YARD SCHEDULE-
RATES.--Continued.

Classification.	E.L.	Coll.	P.L.
Refrigerator Cars—loading and unloading of, and caring for freight in cars during transit.	1.75	2.50	†.25
Sausage Mfrs.	1.75	1.25	.10
Sausage Case Mfrs.....	1.75	1.25	.10
Slaughtermen	1.75	2.40	.10
Stock Yards with Railroad Entry —with or without slaughter- ing	5.60	2.40	.60

†The Public Liability should be restricted to places where the goods are received only, excluding accidents by railroad, horses, vehicles, or loading or unloading.

METAL SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L., or E.L. and P.L., or E.L., P. L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at 50 cents or over, Rate "C." All other classifications Rate, "D."

STAMPING.—The term "stamping" as used in this Manual applies whenever metals are cut, shaped, pressed, or stamped by steam or other mechanical power, and the feeding of the material is done by hand, but not automatically. Classifications in this schedule marked with a star (*) do not include stamping within the rate named, while all other classifications not so marked include the stamping incidental to the process described in the classification. Where stamping is to be separately rated and charged for, as it should be in the classifications marked with a star (*), the pay roll of operatives employed in the work as above defined should be kept separate from

METAL SCHEDULE—RECOMMENDATIONS—Cont.

the general pay roll, and a premium rate charged thereon of E.L., \$8.40; Coll.\$3.00, and P.L., \$0.05.

Read General Recommendations.

METAL SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Acetylene Gas Machine Mfrs. ....	.77	1.50	.05
Adding Machine Mfrs.....	.35	1.00	.05
Aerated and Soda Water Apparatus Mfrs. ....	.77	1.00	.05
Aeroplane Mfrs., including overhauling and repairing in shop and outside, excluding operation and demonstration.....	.84	1.50	.10
Agate and Enamel Ware Mfrs...	2.10	2.00	.05
Aluminum Ware Mfrs., from sheet aluminum—no rolling mill or smelting operations..	.77	1.50	.05
Aluminum Works	1.26	1.25	.10
Anchor Mfrs.	1.40	2.00	.10
Annunciator Mfrs. ....	.35	1.00	.05
Arms (small arms) Mfrs. (not charging shells) .....	.49	1.00	.05
Arms (heavy ordnance) Mfrs....	1.40	2.00	.10
Autogenous welding (Oxy-Acetylene process) shop only.....	1.26	1.50	.10
Automatic Slot or Vending Machines, Mfrs. of (including installation in place, repairs and taking down) .....	.70	1.50	.15

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Automobile Radiator Mfg.....	.59	1.50	.03
Automatic Sprinkler Mfrs.....	.49	1.50	.05
Axe Mfrs.	1.40	1.50	.05
Axle (metal) Mfrs.	1.40	1.50	.05
Babbitt Metal Mfrs. ....	.56	1.50	.05
Badge (metal) Mfrs.....	.77	1.50	.05
Battery (storage) Mfrs.—manu- factured from lead plates	1.40	1.75	.10
Battery (storage) Mfrs.—not man- ufactured from lead plates...	.77	1.50	.05
Bedstead (metal) Mfrs.....	1.00	1.50	.05
Bedsteads (m e t a l)—assembling manufactured parts only, no stamping .....	.49	1.50	.05
Bell Foundry .....	.77	1.50	.05
Bicycle and Bicycle Parts Mfrs. (including the assembling of bicycles) .....	.49	1.50	.05
Blacksmiths—not shoeing .....	.84	1.50	.05
Blacksmiths—shoeing	1.68	2.00	.10
No division of pay roll be- tween those shoeing and not shoeing.			
Blacksmiths—shoeing (including leading or driving animals of customers to and from shop).	1.68	2.00	.50
Boilermakers	2.10	1.60	.10
Bolt and Nut Mfrs.....	1.00	1.50	.05
Brass Foundry .....	.77	1.50	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
*Brass Goods Mfrs. ....	.77	1.50	.05
Bridge Works	2.31	3.80	.10
Brittania Ware Mfrs.	1.05	1.50	.05
Button (metal) Mfrs.....	.77	1.50	.05
Cable (wire) Mfrs.	1.00	2.50	.05
Can Mfrs.	2.24	2.00	.05
Carbureter Manufacturing exclu- sively ....	.77	1.00	.05
Card Clothing Mfrs. ....	.49	1.50	.05
Carriage Dashes and Carriage Tops Mfrs. (not wooden)....	.77	1.50	.05
Car Wheels Mfrs.	1.40	2.00	.10
Cash Register Mfrs. ....	.35	1.00	.05
Cast Iron (pipe) Mfrs.	1.40	2.00	.10
Chain Mfrs. ....	.77	2.00	.05
Chandelier Mfrs. ....	.77	1.50	.05
Clock Mfrs. ....	.35	1.00	.05
Coffin and Casket (metal).....	1.00	1.25	.05
*Copper and Zinc Goods Mfrs.— no rolling mill, no smelting..	.77	1.50	.05
*Coppersmiths ....	.77	1.50	.05
Cotton Gin Mfrs.....	.84	1.50	.05
Cutlery Mfrs. ....	.77	1.50	.05
Cutting Dies Mfrs.....	.49	1.50	.05
Decorative Wire Mfrs. (no wire drawing) ....	.77	1.25	.05
Drop Forging Works—(not hard- ware)	1.40	1.50	.05
Electric Apparatus Mfrs.....	.77	1.50	.05
Electric Crane Mfrs.....	1.75	2.00	.10

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Electric Welding—shop only	1.26	1.50	.10
Elevator Mfrs. . . . .	.84	1.50	.05
Enamel and Agate Ware Mfrs... .	2.10	2.00	.05
Feed Water Heaters Mfrs.....	.77	1.50	.05
Fenders and Fire Iron Mfrs.....	.77	1.50	.05
File Mfrs. . . . .	.49	1.50	.05
Fire Engine Mfrs.....	1.26	1.50	.05
Fireproof Equipment Mfrs., including herring-bone, expanded steel products, steel furniture, filing equipment and wood working.....	1.05	1.50	.05
Foundry (not otherwise classified)	1.40	1.50	.10
Foundry, bell . . . . .	.77	1.50	.05
Foundry, iron	1.40	1.50	.10
Foundry, steel castings.....	1.40	1.50	.10
Forging Work—hand work only —no machinery . . . . .	.77	1.50	.05
Forging Work, steam	1.40	1.50	.10
Furnace Mfrs.—house heaters....	.49	1.50	.05
Galvanized Iron Workers.....	1.05	1.50	.05
Galvanizing or Tinning Sheet Metal, exclusively (not manufacturing sheet metal or metal goods) . . . . .	.49	1.50	.05
Gas and Steam Fitters . . . . .	.49	1.50	.05
Gas or Gasoline Engine Mfrs., including engines for boats not exceeding 150 h. p.....	1.00	1.50	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Gas Engine Ignition Apparatus Mfrs. (not available to Gas Engine Mfrs.) .....	.77	1.00	.05
Gas Fixtures Mfrs.....	.77	1.50	.05
Gas Holders Mfrs.....	2.31	1.60	.10
Gas Machines, Acetylene.....	.77	1.50	.05
Gas Meter Mfrs.....	.77	1.50	.05
Gold Leaf Mfrs. ....	.35	1.00	.05
*Gum Vending Machine Mfrs....	.49	1.00	.05
Gun, Rifle and Pistol Mfrs. (not charging shells) .....	.49	1.00	.05
*Hardware (builders) Mfrs., butts, hinges, locks, door-bolts, win- dow-catches, lifts, and such other light hardware as is used exclusively for the trim of buildings .....	.49	1.50	.05
*Hardware (carriage) Mfrs. (not otherwise classified) .....	.77	1.50	.05
*Hardware (saddlery) Mfrs. (not otherwise classified) .....	.77	1.50	.05
Horse Shoe Mfrs. ....	.84	1.50	.05
Ignition Apparatus for gas engine mfrs. (not manufacturing gas engines) .....	.77	1.00	.05
Instrument (professional or scien- tific) Mfrs. ....	.35	1.00	.05
Iron and Steel Works. (See Steel Works.)			
Iron Foundry .....	.140	1.50	.10

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Jewelry Mfrs. ....	.49	1.00	.05
Key Mfrs. ....	.49	1.00	.05
*Label (metal) Mfrs. ....	.77	1.50	.05
Lamp and Lampshade Mfrs., metal work, including plating. (See Lamp and Lantern Mfrs.)			
*Lamp Shade Mfrs. exclusively, no stamping ....	.70	1.50	.05
Lamp Shade Mfrs. exclusively, with stamping.	1.40	2.00	.05
Lamp and Lantern Mfrs.....	1.40	1.50	.05
Lawn Mower Mfrs. ....	.77	1.20	.05
Lead Works—sheet, pipe, shot (no smelting)	1.05	1.50	.05
*Lock Mfrs. ....	.77	1.50	.05
Locomotive Works.	1.26	1.60	.10
Loom-Harness, C o p - T u b e and Shuttle Mfrs. ....	.49	1.50	.05
Loom Mfrs. ....	.49	1.50	.05
Machine Shops—no foundry ....	.84	1.50	.05
Machine Shops—with foundry ...	1.00	1.50	.05
*Mail Box Mfrs. ....	.49	1.50	.05
Malleable Iron Works ....	.56	1.50	.05
Marine Engine Mfrs.	1.26	1.60	.10
Mattress (wire) Mfrs.	1.00	1.50	.05
Metal Ceiling Mfrs.	1.05	1.50	.05
*Metal Goods Mfrs. (not other- wise classified)	1.05	1.50	.05
Metal Screen Mfrs.—window or			

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
door .....	.77	1.25	.05
Metal Spinning—Rate same as Machine Shops, no foundry.			
Mining and Milling Machinery Mfrs. (including crushers and rolls, slime classifiers, jigs and transmission machinery)	1.26	1.50	.10
Musical Instrument Mfrs. (metal)	.35	1.00	.05
Nail and Spike Mfrs.....	1.00	1.50	.05
Needle Mfrs. ....	.35	1.00	.05
Numbering Machine Mfrs. ....	.35	1.00	.05
Nut and Bolt Mfrs.....	1.00	1.50	.05
*Oil Stove Mfrs. ....	.49	1.50	.05
Ornamental Iron Works. (See Iron and Steel Works — Shop.)			
Oxy-Acetylene Welding (Auto- genous welding)	1.26	1.50	.10
Patent Metal Mfrs. (i. e., rolling of metal, tin, and lead into thin sheets for wrapping tobacco, chewing gum) ....	.49	1.50	.05
Pen Mfrs. ....	.35	1.00	.05
Phonograph Mfrs. ....	.49	1.00	.05
Piano Plates Mfrs. exclusively, in- cluding pattern shops and fin- ishing (not available for divi- sion of pay roll).....	.49	1.50	.05
Piano Wire Mfrs. (not wire draw- ing) ....	.49	1.50	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Picture Wire Mfrs. (not wire drawing) .....	.77	1.25	.05
Pin Mfrs. ....	.35	1.00	.05
Pipe (cast iron) Mfrs.	1.40	2.00	.10
Pistol Mfrs.—not charging shells. ....	.49	1.00	.05
Plumbers .....	.49	1.50	.05
Plumbers' Supplies Mfrs. ....	.77	1.50	.05
Printing Press Mfrs. ....	.49	1.50	.05
Projectile, Shell or Case Mfrs.—no loading or testing with explosives	1.00	1.50	.10
Pulley Block (metal) Mfrs.....	.49	1.50	.05
Pump Mfrs. ....	.49	1.50	.05
Radiator (for automobiles) Mfg..	.56	1.50	.05
Radiator Mfrs. ....	.49	1.50	.05
Razor Mfrs. ....	.77	1.50	.05
Revolver Mfrs.—not charging shells .....	.49	1.00	.05
Road Roller Mfrs.	1.40	1.50	.10
Sad Iron Mfrs. ("Flatirons") ....	.49	1.00	.05
Safe Mfrs.	1.40	1.50	.05
Saw Mfrs. ....	.49	1.50	.05
Scale Mfrs. ....	.49	1.50	.05
Screw Mfrs. ....	.49	1.50	.05
Sculptors, Statuary and ornamental work in bronze, including moulding and casting .....	.56	1.50	.05
Sewing Machine Mfrs. ....	.49	1.25	.05
*Sheet Iron Stoves (oil or gas)..	.49	1.50	.05
Sheet Metal Workers	1.05	1.50	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Shot Works	1.00	1.50	.05
Shovels, Spades, Scoops and Hoes, and Gardening Tools Mfrs.	1.05	1.20	.05
Silverware Mfrs. ....	.49	1.00	.05
Skate Mfrs. ....	.49	1.50	.05
*Slot Machine Mfrs. ....	.49	1.00	.05
Soda Water Apparatus Mfrs. ....	.77	1.00	.05
Spedometer, with or without Odo- meter, for use on vehicles, in- cluding installation of same away from factory .....	.49	1.50	.05
Spring Bed Mfrs.	1.00	1.50	.05
Spring Mfrs. (not railroad car springs) .....	.84	1.50	.05
Sprinkler (automatic) Mfrs. ....	.49	1.50	.05
Stamping (tin and metal) Works.	8.40	3.00	.05
Stationary Engine Mfrs.	1.26	1.50	.10
Steam and Air Pressure Gauge Mfrs. ....	.49	1.00	.05
Steam Packing Mfrs.—metal.....	.84	1.50	.05
Steam Radiator Mfrs. ....	.49	1.50	.05
Steam Road Roller Mfrs.....	1.40	1.50	.10
Steam Shovels, Dredges, and Ballast Unloader Mfrs.	1.68	3.80	.10
Steel Freight Cars, Pressed Steel Truck Frames, and Bolster Mfrs.	2.31	2.50	.10
Steel Works:			
Steel Works—open hearth, bes-			

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
semer, and crucible, or open hearth and bessemer, casting ingots, and puddling or blooming mill operations	2.40	2.50	.10
Steel Works—crucible, casting ingots, and puddling or blooming mill operations. This classification should not be available for divided pay roll purposes	1.96	2.50	.10
Rolling Mills—operated in connection with steel works, rolling products of every description, including rod mill.....	1.96	2.50	.10
Rolling Mills—operated in connection with steel works, rolling products of every description—no rod mill	1.54	2.50	.10
Rolling Mills—rolling of rods only, no blast furnace, converter, or casting of steel. This classification should not be available for divided pay roll purposes	2.31	2.50	.10
Rolling Mills—rolling of metal plates and sheets only, including dipping for galvanizing purposes. No blast furnace, converter, or casting of steel. This classification should not			

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
be available for divided pay roll purposes	1.54	2.50	.10
Rolling Mills—rolling of bars only. No blast furnace, con- verter, or casting of steel. This classification should not be available for divided pay roll purposes	1.19	2.50	.10
Tin and Terne plate rolling from tin plate bars, including dipping. No tin plate bar manufacturing and no blast furnace, converter, or casting of steel .....	.77	1.50	.05
Iron and Steel Works—shop, fabricating and assembling structural iron and steel. No blast furnace, converter, or casting of steel, or rolling mill	2.31	2.50	.10
Iron and Steel Works—shop, fabricating, assembling, and manufacturing railings, bal- conies, fire escapes, stair cases, mail chutes, iron shut- ters, and ornamental brass, bronze, and iron work. No blast furnace, converter, or casting of steel or rolling mill	1.40	1.50	.10

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Iron and Steel Works—shop, manufacturing ornamental brass, bronze, and iron work exclusively. No blast furnace, converter, or casting of steel or rolling mill. This classification should not be available for divided pay roll purposes. ....	.77	1.50	.05
Steel Crushed—steel wool mfrs., crucible, casting of ingots and puddling or blooming mill operations. Not available for divided pay roll purposes.....	1.75	2.50	.10
Stencil Mfrs. ....	.77	1.25	.05
Stove Mfrs. (not sheet iron) ....	.35	1.50	.05
*Stove Mfrs. (sheet iron) ....	.77	1.50	.05
Structural Iron and Steel Works. (See Iron and Steel Works.)			
Sword Mfrs. ....	.77	1.50	.05
Tack Mfrs. ....	.49	1.50	.05
Tag, Check and Label (metal) Mfrs. ....	.77	1.50	.05
Tank Builders	2.31	1.60	.10
Telegraph and Telephone Apparatus Mfrs. ....	.77	1.50	.05
Telescope Mfrs. ....	.35	1.50	.05
*Thermometer Mfrs. ....	.49	1.00	.05
*Thermostat Mfrs. ....	.49	1.50	.05
Tin Can Mfrs.	2.24	2.00	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Tin Foil Mfrs. ....	.49	1.25	.05
Tin Plate Mfrs. (See Steel Works.)			
Tin Plate Rolling and Dipping. (See Steel Works.)			
Tinsmith Shop	1.05	1.50	.05
Tool Mfrs. ....	.42	1.50	.05
Toy (metal) Mfrs.	2.10	1.00	.05
Tube (metal) Mfrs.	1.00	1.50	.10
Type Founders ....	.49	1.50	.05
Typesetting Machine Mfrs. ....	.49	1.50	.05
Typewriter Mfrs. ....	.35	1.00	.05
Ventilator Mfrs.	1.05	1.50	.05
Voting Machine Mfrs. ....	.49	1.50	.05
Watch Mfrs. ....	.35	1.00	.05
Watch Case Mfrs. ....	.35	1.00	.05
Water Tower Mfrs.	2.31	3.80	.10
Water Wheel (metal) Mfrs. ....	.84	1.50	.05
Weighing Machine Mfrs. ....	.49	1.50	.05
Wheel (metal—car) Mfrs.	1.40	2.00	.10
Wheelbarrow (metal) Mfrs.	1.05	1.50	.05
Windmill (metal) Mfrs.	1.00	1.50	.05
Wire Basket and Cage Mfrs. ....	.77	1.25	.05
Wire Cloth Mfrs. ....	.77	1.25	.05
Wire (decorative) Mfrs. (no wire drawing) ....	.77	1.25	.05
Wire Drawing Works	1.00	2.50	.05
Wire (dress form) Mfrs. ....	.77	1.25	.05
Wire Fence Mfrs. (no wire drawing) ....	.77	1.25	.05
Wire Nail Mfrs.	1.00	1.50	.05

METAL SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Wire, Piano Wire Mfrs. (no wire drawing) .....	.49	1.50	.05
Wire, Picture Wire Mfrs. (no wire drawing) .....	.77	1.25	.05
Wire Rope Mfrs.	1.00	2.50	.05
Wrought Iron Pipe Mfrs.	1.40	1.50	.05
*Zinc and Copper Goods Mfrs. (no rolling mill, no smelting) .....	.77	1.50	.05

MILLING SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "C."

Read General Recommendations.

MILLING SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Corn Mills	1.26	1.25	.10
Flour Mills	1.26	1.25	.10
Grist Mills	1.26	1.25	.10
Hominy Mills	1.26	1.25	.10
Millers (not otherwise classified).	1.26	1.25	.10
Oatmeal Mills	1.26	1.25	.10
Pure Food Mfrs. (including mill- ing)	1.26	1.25	.10
Rice Mills	1.26	1.25	.10

MINING (except Coal) SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L. combined, \$50.00.

PUBLIC LIABILITY.—Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE.—All classifications, Rate “B.”

BLASTING.—All rates in this schedule include blasting, if any.

CONSTRUCTION, RE-CONSTRUCTION, MAINTENANCE, AND REPAIR.—All rates in this schedule include the construction, re-construction, maintenance, and repair of all buildings or structures used or maintained in connection with mining operations, if done by employees of the insured.

Read General Recommendations.

MINING (except Coal) SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Clay or Shale Mines, shafts, tunnels or drifts	2.80	2.50	(a)
Clay or Shale Mines, surface, no shafts, tunnels, or drifts	2.80	2.50	(a)
Copper Mines	2.80	3.50	(a)
Feldspar Mines	2.80	3.50	(a)
Gold Mines	2.80	3.50	(a)
Graphite Mines	2.80	3.50	(a)
Gypsum Mines	3.50	3.50	(a)

MINING (except Coal) SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Iron Mines, shafts, tunnels, or drifts	4.20	3.50	(a)
Iron Mines, surface, no shafts, tunnels, or drifts	2.80	3.50	(a)
Lead Mines	3.50	3.50	(a)
Lead and Zinc Mines	3.50	3.50	(a)
Manganese Mines	2.80	3.50	(a)
Mica Mines	2.80	3.50	(a)
Nickel Mines	2.80	3.50	(a)
Ore Mines (not otherwise classified), shafts, tunnels, or drifts	4.20	3.50	(a)
Ore Mines, surface, no shafts, tunnels, or drifts (not otherwise classified)	2.80	3.50	(a)
Phosphate Mines	2.80	3.50	(a)
Rock Salt Mines	2.80	3.50	(a)
Silica Mines	4.20	2.50	(a)
Silver Mines	2.80	3.50	(a)
Sulphur Pyrites Mines	2.80	3.50	(a)
Talc Mines	2.80	3.50	(a)

MISCELLANEOUS SCHEDULE—
RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

PUBLIC LIABILITY.—Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE.—Carpet Cleaning or Beating Works, Cartridge Mfrs., Cellulose Mfrs., Cleaners and Dyers, Degreasing Skins, Dyers and Cleaners, Elevated Railroad—operation of, Fireworks Mfrs., Fuse Mfrs., Garbage Works, Gas Works—operation of, Glucose Mfrs., Match Mfrs., Railroad, steam-operation of, Starch Mfrs., Street Railroad Companies, all kinds, Syphons, Mineral Water Bottles (Public only), Rate "A."

Bottlers (bottling under pressure), Coal Merchants—Shipping by water, or by land and water, and all other classifications rated at 75 cents E.L. or over but less

MISCELLANEOUS SCHEDULE—RECOMMENDATIONS
—Continued.

than \$1.70 E.L. and except those already included under “A,” Rate “B.”

Blacking (Shoe) Mfrs., Carbon Black Mfrs., Metal Polish Mfrs. (no can manufacturing), Shoe and Harness Blacking Mfrs., Stove Polish Mfrs., and all other classifications rated at 50 cents E.L. or over, but less than 75 cents E.L. except those already included under “A” and “B,” Rate “C.”

All other classifications, Rate “D.”

STAMPING.—All rates in this schedule include stamping hazard, if any.

RAILROAD HAZARD.—For railroads in connection with manufacturing plants, if insured plant does not supply motor power, no separate charge for railroad hazard. If insured plant supplies motor power, and railroad is entirely upon the premises covered by the policy, no separate charge for railroad hazard. If cars are moved by steam capstan or drum, not itself movable, no separate charge for railroad hazard.

Logging Railroad should not be considered as entirely upon the premises of the insured.

Subject to the foregoing, upon all risks in connection with which a railroad is operated, a separate pay roll of all em-

MISCELLANEOUS SCHEDULE—RECOMMENDATIONS
—Continued.

ployees engaged in the operation, maintenance, and repair of such railroad should be rendered and subjected to the premium rate required in this manual.

Read General Recommendations.

MISCELLANEOUS SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Abdominal Truss Mfrs. ....	.49	1.00	.04
Advertising Novelties and Signs Mfrs. (not metal, celluloid, or glass) .....	.77	1.50	.05
Agricultural Implement Mfrs. ...	1.00	1.20	.05
Analytical Chemists, including shop work and work per- formed away from shop .....	.70	1.50	.25
Artificial Limb Mfrs. ....	.49	1.25	.05
Asbestos Goods Mfrs. ....	.77	1.25	.03
Asphalt Works (shop and yards only)	1.40	1.25	.30
Automobile Salesrooms (no Gar- age or Repair Shop; no move- ment of cars except by hand) —entire compensation of salesmen and clerical force to be included .....	.28	1.25	.10
Awning and Tents Mfrs.—shop and erecting	1.00	1.00	1.00
Beet Sugar Mfrs.	1.00	1.75	.10
Blackening (shoe) Mfrs. ....	.49	1.00	.03

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Black Lead Mfrs. ....	.49	1.25	.03
Bone and Ivory Turners ....	.49	1.25	.03
Bone Workers ....	.49	1.25	.03
Bottling Works—(no bottling under pressure)	1.05	1.50	.10
Bottlers (bottling under pres- sure)	2.52	1.50	.10
Boxes for Jewelers—Mfrs. of....	.35	1.00	.04
Breweries (with or without bot- tling) ....	.56	1.50	.05
The outside pay roll of Brew- eries engaged in fitting up of saloons, not involving struc- tural change in the building, should be separated from the Brewery pay roll and assigned to classification in Contrac- tors' Schedule, "Cabinet Work."			
Buffing Wheel Mfrs. (cloth or leather only) ....	.49	1.25	.03
Building Material Dealers (yard work only—no second hand materials or lumber yard) ...	1.26	3.00	.25
Building Material Dealers (yard work only—second hand ma- terials)—see Junk Dealers.			
Butchers' Supplies Mfrs. ....	.70	1.50	.05
Button Mfrs. (not metal or cellu- loid) ....	.49	1.25	.03

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Cab Companies — stable hazard only	1.05	1.75	.50
Cables—insulation of, for electrical purposes	1.00	2.50	.05
Canneries (no can mfg.)	1.05	1.00	.03
Carbon Mfrs. (not electro-chemical process) .....	.49	1.25	.03
Carbon Black Mfrs. ....	.35	1.00	.03
Carpet Cleaning or Beating Works .....	.35	1.00	.03
Cartridge Mfrs.	6.60	4.00	2.00
Celluloid Goods Mfrs. (from sheets of celluloid or compositions containing celluloid—no celluloid mfg.)	1.40	1.00	.15
Cellulose Mfrs.	1.40	1.75	.15
Cemetery Companies — no blasting .....	.70	1.25	(b)
Chair Seats Mfrs. (from prepared fibre only) .....	.59	1.25	.03
Charcoal Dealers (no furnaces)..	.70	1.00	.10
Cider Mfrs. ....	.70	1.00	.03
Circular Loom Mfrs. (flexible piping for electric wires) ....	.49	1.00	.03
Cleaners and Dyers .....	.70	1.00	.10
Coal Billet and Briquette Mfrs...	.91	1.50	.10
Coal Merchants—receiving or shipping by water or by land and water	2.80	4.00	.60
Coal Merchants—receiving or			

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
shipping by land but not by water	1.40	1.50	.60
Cocoa Fibre Mfrs.	1.00	1.25	.03
Cocoanut Shredding and Drying..	1.00	1.00	.03
Coffee Manipulators or Cleaners (not grinders or roasters) ...	.35	1.25	.03
Coffee Roasters and Grinders ....	.35	1.25	.03
Compressed Food Mfrs. (tablet form only) .....	.59	1.25	.03
Cord and Twine Mfrs. (not cord- age)	2.10	1.25	.05
Cordage Mfrs.	2.10	1.25	.05
Cotton Compressing and Ginning	1.40	1.50	.05
Cotton Packing for Steam Engines Mfrs. ....	.49	1.00	.03
Crayon Mfrs. ....	.49	1.00	.03
Creamery and Dairy Supplies Mfrs.	1.00	1.25	.05
Crematories—operating	1.05	1.25	.25
Culm (slack or coal refuse) Washing .....	.84	1.25	.03
Curled Hair Mfrs.....	1.00	1.00	.03
Degreasing skins, being a process of removing grease from skins, both tanned and un- tanned by means of a naph- tha medium	2.80	4.00	.03
Dextrine Mfrs. (no starch mfg.)..	1.00	1.75	.10
Diamond Cutters and Setters.....	1.00	1.75	.03
Distilling	1.05	1.50	.10

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Draughtsmen—see Clerical Office Employees.			
Dry Battery Mfrs., including zinc containers and metal parts, with stamping, if any	1.40	2.00	.10
Dry Battery Mfrs., not making zinc containers or metal parts	.70	1.50	.05
Dyers and Cleaners .....	.70	1.00	.10
Egg Drying	1.00	1.00	.03
Electric Insulators, Lava Tips, and Slate Pencil Mfrs. ....	.49	1.25	.03
Elevated Railroad	4.20	2.50	(a)
Emery Cloth Mfrs. ....	.49	1.25	.03
Emery Wheel Mfrs.	1.00	2.00	.10
Enamel Cloth Mfrs. ....	.70	1.25	.03
Enamellers .....	.49	1.00	.03
Express Companies — including loading and unloading operations, but excluding accidents caused by horses and vehicles (no contract liability) .....	.59	1.00	§.50
Eyeglass and Spectacle Mfrs. ....	.35	1.00	.03
Farm Laborers—no blasting .....	.70	2.00	.10
Fertilizer Mfrs. (no reduction of garbage or offal)	1.40	1.50	.10
Fibre Mfrs.—for mats and matting	1.00	1.25	.03
Fireproof Door and Shutter Mfrs.			

§The Public Liability should be restricted to places where the goods are received only, excluding accidents by railroads, horses, and vehicles.

MISCELLANEOUS SCHEDULE--RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
(wood covered with sheet metal)	1.26	2.50	.10
Fireworks Mfrs. (no exhibition work)	7.00	4.00	2.00
Fish Curers, Packers, and Dealers (no vessel hazard or ice harvesting) .....	.49	1.00	.03
Fishing Tackle Mfrs. ....	.59	1.00	.03
Florists—cultivating and gardening (not to cover away from insured's premises) .....	.35	1.00	.10
Fountain Pen Mfrs.....	.35	1.00	.03
Fruit Evaporators	1.05	1.00	.03
Fruit (dried) Packers—not fruit evaporators (excluding box factories) .....	.35	1.00	.03
Fur Mfrs. (preparing skins) .....	.56	1.00	.03
Fuse Mfrs.	7.00	4.00	2.00
Garbage Works — (reduction or incineration of garbage or offal)	2.10	1.50	.10
Garbage Collectors — Refuse and Ashes (not using teams nor employed in garbage reduction or fertilizer plants) .....	.70	1.50	.10
Gas Works—operating of gas house, maintenance of existing works and mains, and making of house connections. (Employers' Liability rate in-			

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
cludes, Public Liability rate excludes, gas explosion, in- halation, or asphyxiation)... 1.05	1.05	1.00	1.50
Gas Works—operating of gas house, maintenance of existing works and mains, and making of house connections. (Em- ployers' Liability and Public Liability rates include gas ex- plosion, inhalation, or asphyx- iation)	1.05	1.50	4.50
Gelatine Mfrs.	1.26	1.00	.03
Gilding and Electroplating .....	.49	1.00	.03
Glucose Mfrs.	2.80	1.75	.10
Glue Mfrs.	1.26	1.00	.03
Gold Platers .....	.49	1.00	.03
Graphite Mfrs. (not Mfrs. of artifi- cial graphite, for which see Ore Reduction Schedule)....	.49	1.25	.03
Hair Goods Mfrs.—not otherwise classified.	1.00	2.00	.03
Hair (Human) Goods, Mfrs. ....	.56	2.00	.03
Horse Dealers—including exhibi- tions and delivery of horses..	1.40	2.00	4.00
Ice (artificial) Mfrs.	1.68	1.80	.50
Ice Companies—harvesting and storing	3.50	1.80	.15
Ice Dealers (no harvesting)	1.40	1.80	.50
Incandescent Lamp Mfrs. ....	.49	1.25	.03
Ink (printing) Mfrs. ....	.70	1.25	.03

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Ink (writing) Mfrs. ....	.70	1.00	.03
Irrigation Plant—operating only (no construction work) .....	.84	1.50	.60
Irrigation Works, operating and maintenance, including ordi- nary extension of laterals....	2.10	2.00	.60
Isinglass (fish glue) Mfrs.	1.26	1.00	.03
Isinglass (mica) Mfrs. ....	.35	1.00	.03
Ivory Turners .....	.49	1.25	.03
Japanning Shops .....	.70	1.00	.04
Lamp Black Mfrs. ....	.35	1.00	.03
Lapidaries .....	.21	1.00	.03
Laundries	1.40	1.50	.10
Laundry—no machinery, doing hand work exclusively.....	.42	1.00	.03
Lead (black) Mfrs. ....	.49	1.25	.03
Lens Mfrs. ....	.35	1.00	.03
Linoleum and Cork Carpet Mfrs..	.70	1.25	.03
Livery and Boarding Stables, within the building walls only (not selling)	1.05	1.75	.50
Lumber Dealers, Coal Merchants, Building and other material dealers, receiving or shipping by water or by land and water	2.80	4.00	.60
Lumber Dealers, Coal Merchants, Building and other material dealers, receiving or shipping by land but not by water....	1.40	1.50	.60

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Mailing and Addressing Companies .....	.21	1.00	.03
Match Mfrs. (excluding lumbering and saw mill operations).	.70	1.50	.03
Metal Polish Mfrs. (no can mfg.)	.49	1.00	.03
Mica—preparation of, for electrical insulation .....	.35	1.00	.03
Military Goods Mfrs. (no metal stamping) .....	.49	1.00	.03
Milk, powdered, Mfrs. ....	.49	1.00	.05
Mirror Mfrs.—silvering and beveling only .....	.35	1.50	.03
Molasses and Syrup Mfrs.....	1.00	1.75	.10
Moving Pictures—Employees in buildings, yards, or outside, representing scenes for moving pictures (not operating moving picture shows).....	1.40	1.50	.25
Mucilage Mfrs.	1.26	1.00	.03
Mustard Mills .....	.35	1.25	.03
News Agents (same Classification and Rates as Express Companies) .....	.59	1.00	\$.50
Nickel Platers and Finishers ....	.49	1.00	.03
Nurserymen (not to cover away from insured's premises) ....	.35	1.00	.10
Nuts — handling, cleaning, and shelling .....	.35	1.25	.03

§The Public Liability should be restricted to places where the goods are received only, excluding accidents by railroads, horses, and vehicles.

MISCELLANEOUS SCHEDULE—RATES.—Continued.

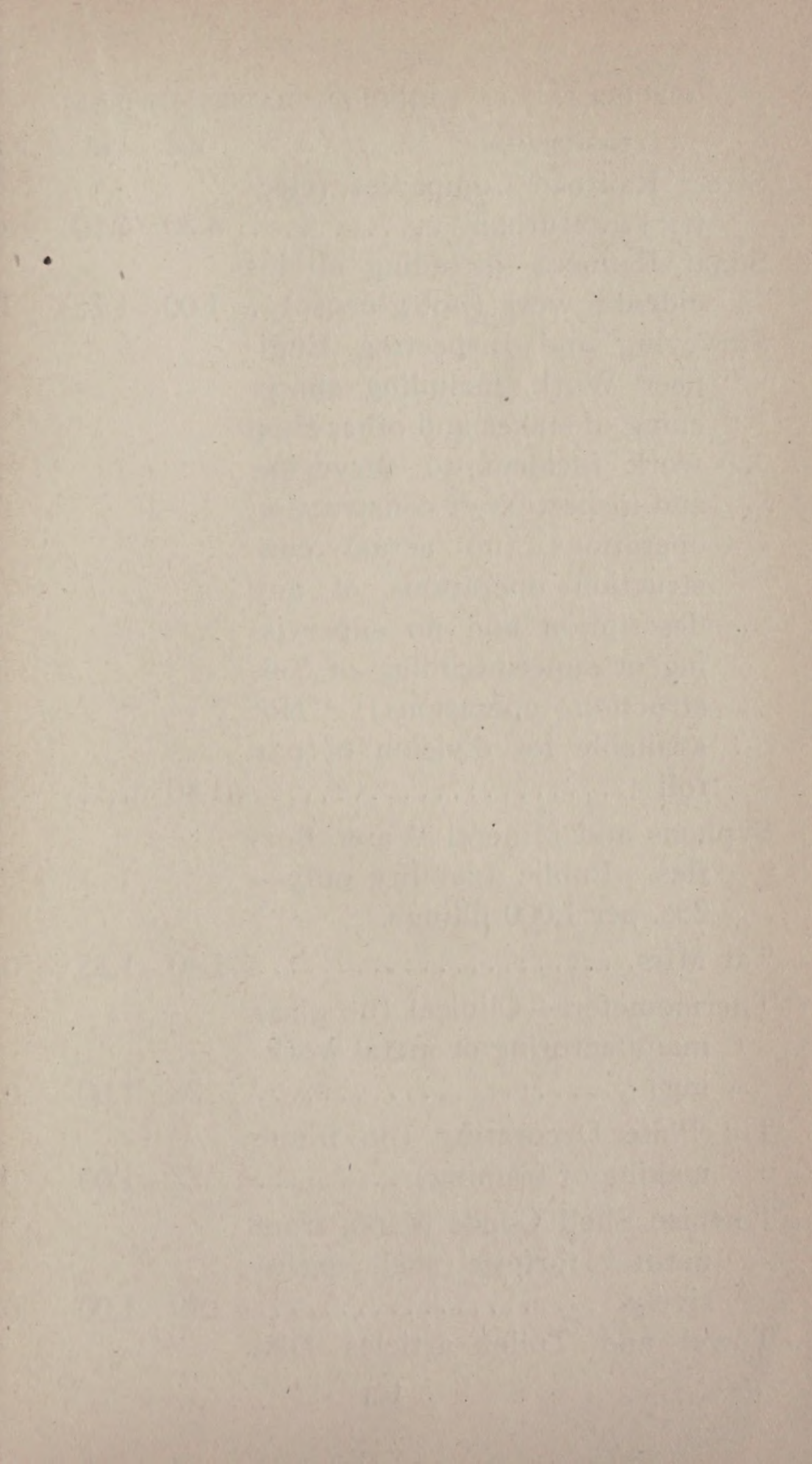
Classification.	E.L.	Coll.	P.L.
Oakum Mfrs.	1.00	1.00	.03
Oil Cloth (all kinds) Mfrs. ....	.70	1.25	.03
Oil Distributing Companies ....	.70	1.50	.05
Omnibus Companies (inside stable walls only) (not selling)..	1.05	1.25	.50
Optical Goods Mfrs. ....	.35	1.00	.03
Painters (in shop) ....	.49	1.00	.10
Paste Mfrs. ....	.35	1.00	.03
Peanut handling, cleaning, sorting and storing ....	.35	1.25	.03
Phonograph Record Mfrs. ....	.35	1.00	.03
Phosphate Works (no mining)..	1.40	1.50	.10
Photographers — outside work — (not producing moving pictures)	1.40	1.50	.25
Photographic Sensitive Films and Dry Plates (manufacturing and development of negatives only) ....	.35	1.00	.03
Photographic Supplies Mfrs. ....	.24	1.00	.03
Pickle Mfrs.	1.05	1.00	.03
Piping, flexible, for interior work in buildings to carry electric wires—Mfrs. ....	.56	1.00	.03
Plasterers—modeling, ornamental plasterers (shop only).....	.49	1.00	.10
Plow Mfrs.	1.00	1.20	.05
Pneumatic Tube Companies—operation only ....	.49	1.25	.10
Poultry Food Mfrs.	1.26	1.00	.10

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Printers' Rollers Mfrs. ....	.59	1.00	.03
Produce Dealers—Buying, packing or otherwise preparing for shipment and transportation to centers for distribution, general produce, using stores or buildings temporarily for receiving, packing, and shipping, but operating no warehouses and employing no means of transportation except teams (Teams should be written under separate policy at Manual) .....	.84	1.50	.12
Quill Toothpick Mfrs.....	.35	1.00	.04
Railroad Hazard — Mfrs. and Contractors' risk	10.50	6.00	(a)
Railroad — steam, operation of same, including ordinary maintenance and repair of roadbed. Such roads when not more than 50 miles long, when used for transportation of passengers and freight, and when operated with grades not to exceed 100 feet to the mile, should be written for Employers' Liability only, the payroll to include all employees, including office men	10.50	6.00	(a)

MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Roofing, Felt Mfrs. (not paper) ..	1.05	1.25	.03
Rope Mfrs.	2.10	1.25	.05
Sales Stables—including exhibi- tion and delivery of horses...	1.40	2.00	4.00
Salt Mfrs. (not mining nor sink- ing wells) ....	.70	1.25	.10
Shoe and Harness Blacking Mfrs.	.49	1.00	.05
Silver Platers ....	.49	1.00	.03
Size Mfrs.	1.26	1.00	.03
Spice Mills ....	.35	1.25	.03
Sporting Goods Mfrs. ....	.49	1.00	.03
Stablemen, inside stable walls only (not selling)	1.05	1.75	.50
Starch Mfrs.	2.80	1.75	.10
Steam Heating or Power Com- panies (no electricity or con- struction—operation of plant only)	1.05	1.50	.25
Stones, Precious—cutting, setting, and polishing (see Lapida- ries).			
Storage Yards for wagons and trucks (see Stablemen).			
Stove Polish Mfrs. ....	.49	1.25	.03
Street Railroad Companies—cable	4.20	1.50	(a)
Street Railroad Companies—elec- tric, all systems, not inter- urban	4.20	1.50	(a)
Street Railroad Companies (dum- my engines)	4.20	2.50	(a)



MISCELLANEOUS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Street Railroad Companies (electric) interurban	4.20	2.50	(a)
Sugar Refiners—including all incidental work (not glucose)..	1.00	1.75	.10
Surveying and Inspecting Engineer Work, including sharpening of stakes and other shop work incident to surveying and inspection of construction operations (no actual construction operations of any description and no supervising or superintending of construction operations). Not available for division of pay roll	1.40	....	.25
Syphons and Mineral Water Bottles. Public Liability only—25c. per 1,000 fillings.			
Tar Mfrs.	1.40	1.25	.03
Thermometers—Clinical (no glass manufacturing or metal working) .....	.28	1.00	.03
Tin Plate Decorating (no frame making or framing) .....	.77	1.00	.03
Tortoise Shell Goods Mfrs., from natural tortoise shell exclusively .....	.49	1.00	.03
Towel and Toilet articles Dis-			

MISCELLANEOUS SCHEDULE—RATES—Continued.

Classification.	E.L.	Coll.	P.L.
tributing, excluding laundry and teams hazard .....	.70	1.25	.25
Twine and Cord Mfrs. (not cord- age)	2.10	1.25	.05
Undertakers .....	.35	1.00	.03
Upholsterers (not furniture or cab- inet makers) .....	.21	1.00	.03
Vinegar Mfrs. ....	.70	1.00	.03
Water Works—(operating only —no construction work) ....	.84	1.50	.60
Welsbach Incandescent Mantel Mfrs. ....	.35	1.00	.03
Whalebone Goods Mfrs. ....	.49	1.25	.03
Whip Mfrs. ....	.49	1.00	.03
Window Curtain Roller Mfrs. ...	.70	1.25	.03
Wine Mfrs. ....	.70	1.25	.05
Wire Insulation for Electrical Purposes	1.00	1.00	.05
Wood Preserving and Fireproof- ing	2.10	2.00	.10

OILS, ETC., SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "C."

Read General Recommendations.

OILS, ETC., SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Axle Grease Mfrs. ....	.91	1.50	.05
Butter and Butterine Mfrs. ....	.91	1.00	.05
Candle Mfrs. ....	.91	1.25	.05
Castor Oil Mfrs. ....	.91	1.50	.05
Cheese Mfrs. ....	.91	1.25	.05
Cod Liver Oil Mfrs. ....	.91	1.50	.05
Cold Cream Mfrs. ....	.91	1.00	.05
Condensed Milk Mfrs. ....	.91	1.25	.05
Cottolene Mfrs. ....	.91	1.00	.05
Cottonseed Oil Mfrs.—including refining	6.30	2.60	.05
Cottonseed Oil Refiners (refining only, no manufacturing or ex- pressing of oil)	1.26	1.25	.05

OILS, ETC., SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
†Creameries .....	.91	1.25	.05
†Dairies .....	.91	1.25	.05
Fat Rendering (see Grease Mfrs.).			
Gasoline Mfrs.	2.10	2.00	.25
Glycerine Mfrs. ....	.91	1.25	.05
Grease Mfrs. ....	.91	1.50	.05
Lard Refiners .....	.91	1.50	.05
Linseed Oil Mfrs.	1.26	1.25	.05
Oil Cake Mfrs.	1.26	1.50	.05
Oil (petroleum) Refiners (not gasoline)	1.26	1.50	.05
Oil (fish) Mfrs. ....	.91	1.50	.05
Oil (lard) Mfrs. ....	.91	1.50	.05
Oil (tallow) Mfrs. ....	.91	1.50	.05
Oil (vegetable) Mfrs. ....	.91	1.50	.05
Oleomargerine Mfrs. ....	.91	1.00	.05
Pearline Mfrs.	1.26	1.25	.05
Soap and Soapine Mfrs.	1.26	1.25	.05
Tallow Chandlers .....	.91	1.25	.05
Wax Mfrs. ....	.70	1.25	.05

†Minimum Premium \$10.00 on each Creamery or Dairy where more than one covered by policy.

ORE REDUCTION AND CONCENTRATION SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—Blast Furnaces, Carbide of Calcium Mfrs. Carborundum Mfrs. Graphite and Pure Carbon (artificial) Mfrs. and Iron Smelters, Rate " B." All other classifications, Rate " C."

Read General Recommendations.

ORE REDUCTION AND CONCENTRATION SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Aluminum Smelting	1.05	2.50	.10
Blast Furnaces	3.50	2.50	.10
Carbide of Calcium Mfrs.	1.40	2.50	.10
Carborundum Mfrs.	1.40	2.50	.10
Charcoal Mfrs.	1.05	1.25	.10
Coke Burners	1.40	1.25	.10
Copper Refiners (no ore reduction)	1.05	1.25	.10

ORE REDUCTION, ETC., SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Copper Smelters	1.05	2.50	.10
Gold Reduction	1.05	2.00	.10
Gold Refiners (no ore reduction)	1.05	1.25	.10
Gold Smelters	1.05	2.50	.10
Graphite and Pure Carbon (artificial) Mfrs.	2.10	2.50	.10
Iron Smelters	3.50	2.50	.10
Lead Smelters	1.05	2.50	.10
Nickel Matte	1.05	1.25	.10
Ore Crushers	1.05	2.00	.10
Ores—concentrating and amalgamating of	1.05	2.00	.10
Quartz Mills	1.05	2.00	.10
Silver Reduction	1.05	2.00	.10
Silver Refiners (no ore reduction)	1.05	1.25	.10
Silver Smelters	1.05	2.00	.10
Smelters (not otherwise classified)	1.05	2.50	.10
Tin Smelters	1.05	2.50	.10
Zinc Smelters	1.05	2.50	.10

PAPER SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at \$1.00 E.L. or over, Rate "C." All other classifications, Rate "D."

Read General Recommendations.

PAPER SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Bag Mfrs.:			
Paper Only—no paper making..	.70	1.25	.03
Paper only—with paper making.	1.12	1.50	.05
Bond Paper Mfrs. (as writing Paper).			
Box Mfrs.:			
Mfrs. of Folding Paper Boxes only—no paper making.....	.70	1.25	.03
With paper making	1.12	1.50	.05
Mfrs. of Solid Paper Boxes—no paper making	1.12	1.50	.03
With paper making	1.68	1.50	.05

PAPER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Bristol Board Mfrs. (as Card-board).			
Building and Roofing Paper Mfrs. —no paper making .....	.84	1.25	.05
Carbon Paper Mfrs.—no paper making .....	.42	1.00	.03
Carpet Lining and Pads Mfrs.— no paper making .....	.49	1.25	.03
Card Board Mfrs.—no pulp mill.. With pulp mill (as Pulp and Paper Mfrs.).	1.12	1.50	.05
Check Mfrs. (as Tag, Check or Label).			
Cigarette Paper Mfrs. (as Paper Mfrs.).			
Cork Paper Mfrs.—no paper manufacturing .....	.49	1.25	.03
Corrugated Paper Mfrs. (as Paper Mfrs.).			
Dress Pattern Mfrs.:			
Paper only—including designers, draughtsmen, cutters, and all clerical force—no paper making .....	.42	1.00	.03
Envelope Mfrs. (as Stationery).			
Fiber Goods Mfrs.—no fiber making .....	.49	1.25	.03
Fly Paper Mfrs. — no paper making .....	.42	1.25	.03

PAPER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Imitation Leather Mfrs. (as Wall Paper Mfrs.).			
Indurated Fiber Mfrs. (as Pulp and Paper Mfrs.).			
Label Mfrs. (as Tag, Check or Label Mfrs.).			
Lace and Ornamental Paper Mfrs.			
—no paper making .....	.42	1.00	.03
Ledger Paper Mfrs. (as Writing Paper Mfrs.).			
Music Rolls, for Piano Players (perforated paper) Mfrs.—no paper making .....	.42	1.00	.03
Oiled, Paraffined or Waxed Paper Mfrs.—no paper making.....	.49	1.25	.03
Paper Mfrs. (all kinds except writing paper and card board)—			
No saw or barking mills, and no sulphite or other fibrous pulp making	1.40	1.50	.05
With saw or barking mills, but no sulphite or other fibrous pulp making	1.75	2.00	.10
Paper and Pulp Mfrs. (as pulp and Paper Mfrs.).			
Paper Board Mfrs.—no pulp mill.	1.12	2.00	.05
With pulp mill (as Pulp and Paper Mfrs.).			
Paper Coating and Finishing.....	.49	1.25	.03

PAPER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Paper Cutting for packing purposes .....	.49	1.25	.03
Papier Maché Goods Mfrs. — no paper or wood pulp making..	.49	1.25	.03
Playing Cards Mfrs.—no paper or cardboard making .....	.49	1.25	.03
Pulp and Paper Mfrs.—			
No saw or barking mills, and no sulphite or other fibrous pulp making	1.40	1.50	.05
With saw or barking mills, but no sulphite or other fibrous pulp making	1.75	2.00	.10
Pulp Liquor Mfrs.—treatment of Pulp Mill Waste for commercial use as road binder and saturator (should not be available to Pulp Mfrs.) .....	.70	1.50	.05
Pulp Mills—			
Ground wood pulp only, from “pulp wood” to “lap,” no saw or barking mills	1.40	1.50	.05
Ground wood pulp only, including saw or barking mills.....	1.75	2.00	.10
Sulphite or other fibrous pulp processes, with saw and barking mills, if any.....	2.45	2.50	.10
Sand Paper Mfrs.—no paper making .....	.49	1.25	.03

PAPER SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Stationery Mfrs.—no paper making .....	.42	1.00	.03
Straw Board Mfrs. (as Pulp and Paper Mfrs.).			
Tag, Check or Label Mfrs.—Paper or Cardboard only—no paper making .....	.42	1.00	.03
Tissue Paper Mfrs.—not toilet paper—(as Pulp and Paper Mfrs.).			
Toilet Paper Mfrs. (as Pulp and Paper Mfrs.).			
Wall Paper Mfrs.—paper making only (as Pulp and Paper Mfrs.).			
Printing and finishing only—no paper making .....	.49	1.25	.03
Writing Paper Mfrs.....	1.12	1.50	.05

POTTERY AND GLASS SCHEDULE— RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at \$1.00 E.L. or over, Rate "C." All other classifications, Rate "D."

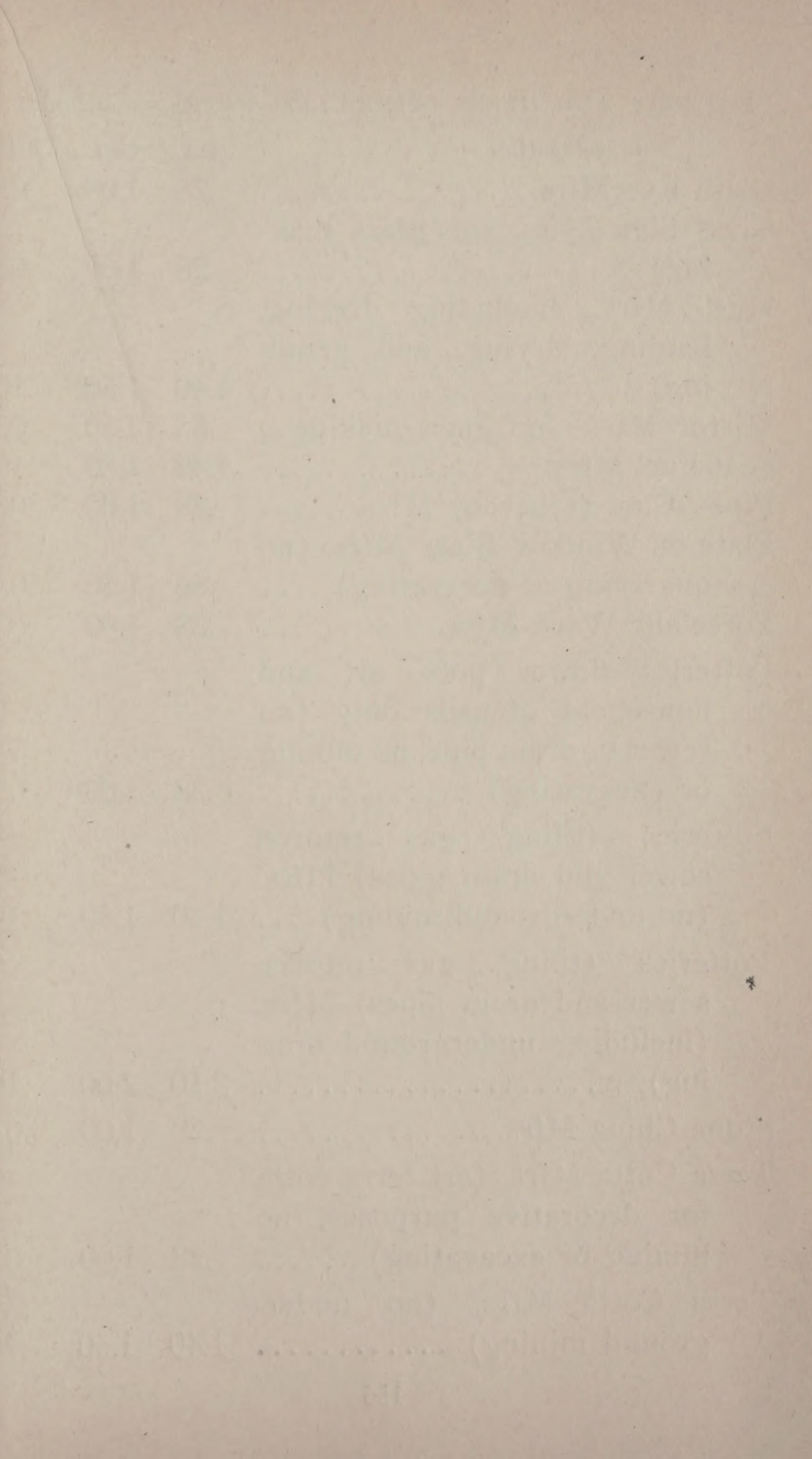
Read General Recommendations.

POTTERY AND GLASS SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Bottle Mfrs. ....	.28	1.25	.03
Brick Mfrs., including construction and reconstruction of sheds and kilns if done by assured's employees, also including clay digging and quarrying (no underground mining)	1.40	1.50	.10
Brick Mfrs., including construction and reconstruction of sheds and kilns if done by assured's employees, also including underground mining.	2.10	2.00	.10

POTTERY AND GLASS SCHEDULES—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Cathedral and Art Glass Window Mfrs., with or without glass making .....	.35	1.25	.03
China Mfrs. ....	.28	1.00	.03
China Decorators — Hand work only, including firing, no mfg.	.21	1.00	.03
Concrete Hollow Blocks (see Potteries, tiling, gas retorts, sewer and drain pipes).			
Doll (bisque or china) Mfrs. ....	.28	1.00	.03
Earthenware (tiling, gas retorts, sewer pipe, and drain pipe) Mfrs. (no underground mining)	1.40	1.50	.10
Earthenware (tiling, gas retorts, sewer pipe and drain pipe) Mfrs. (including underground mining)	2.10	2.00	.10
Earthenware (household utensils and art objects) Mfrs. ....	.28	1.00	.03
Fire Clay Products Mfrs. (no underground mining)	1.40	1.50	.10
Fire Clay Products Mfrs. (including underground mining)....	2.10	2.00	.10
Glass (plate or window) Mfrs. (no quarrying or excavating)....	.56	1.50	.03
Glass Mfrs. (no plate or window glass manufacturing) .....	.28	1.25	.03
Glass (cut) Mfrs. ....	.28	1.25	.03



POTTERY AND GLASS SCHEDULES—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Glass Eye Mfrs. ....	.28	1.00	.03
Glass Sign Mfrs. (no glass making) .....	.28	1.00	.03
Marl Mfrs. (including digging, hauling, drying, and grinding)	1.40	1.50	.10
Mirror Mfrs.—no glass making..	.35	1.50	.03
Peat Fuel Mfrs.	1.40	1.50	.10
Pipe—Clay (tobacco) Mfrs. ....	.28	1.00	.03
Plate or Window Glass Mfrs. (no quarrying or excavating) ....	.56	1.50	.03
Porcelain Ware Mfrs. ....	.28	1.00	.03
Potteries—flower pots, art and household utensils only (no sewer or drain pipe, no mining or excavating) .....	.28	1.00	.03
Potteries (tiling, gas retorts, sewer and drain pipes) Mfrs. (no underground mining)....	1.40	1.50	.10
Potteries (tiling, gas retorts, * sewer and drain pipes) Mfrs. (including underground mining)	2.10	2.00	.10
Stone China Mfrs. ....	.28	1.00	.03
Terra Cotta Mfrs. (art terra cotta for decorative purposes, no mining or excavating) .....	.28	1.00	.03
Terra Cotta Mfrs. (no underground mining)	1.40	1.50	.10

POTTERY AND GLASS SCHEDULE—RATES.—Cont.

Classification.	E.L.	Coll.	P.L.
Terra Cotta Mfrs. (including underground mining)	2.10	2.00	.10
Tile (for decorative purposes) Mfrs. (no mining or excavating) .....	.28	1.00	.03
Tile (roof and drainage) Mfrs. (no underground mining)....	1.40	1.50	.10
Tile (roof and drainage) Mfrs. (including underground mining)	2.10	2.00	.10

PRINTING SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P. L., and Teams, \$25.00

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."
Read General Recommendations.

PRINTING SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Artists, Designers, Proof-readers, Editors, Reporters, Advertising and Circulation Solicitors and Clerical Office Force— Classification should be avail- able for division of pay roll in this schedule only.....	.14	.60	.03
Bookbinders .....	.35	1.00	.03
Electrotypers .....	.35	1.00	.03
Engravers .....	.35	1.00	.03
Hand Printers .....	.35	.60	.03
Lithographers .....	.35	1.00	.03
Newspaper Offices .....	.35	1.00	.03
Printers—hand .....	.35	.60	.03
Printers—steam .....	.35	1.00	.03
Publishers .....	.35	1.00	.03

RUBBER AND COMPOSITION GOODS SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at \$1.25 or over, Rate "C." All other classifications, Rate "D."

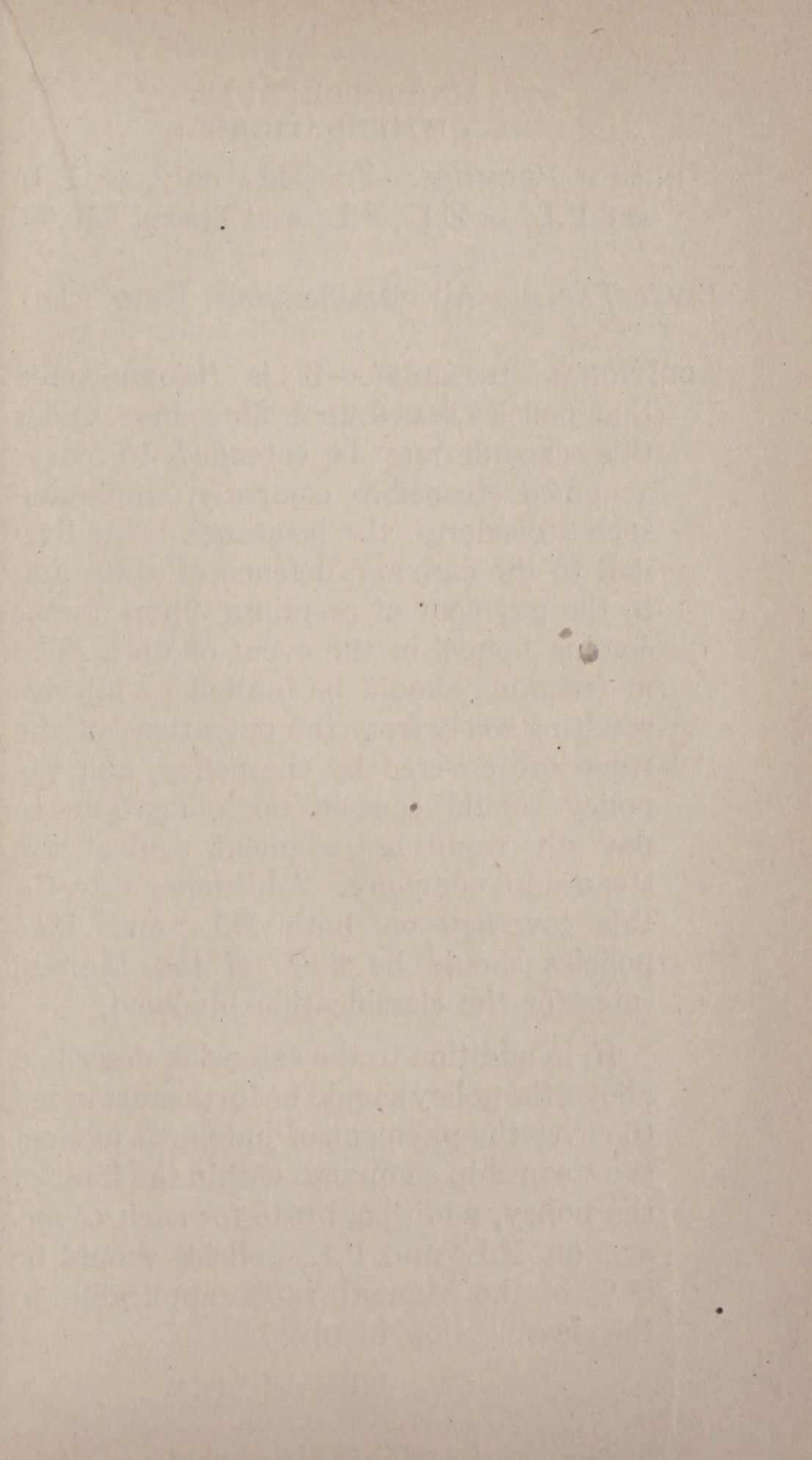
Read General Recommendations.

RUBBER AND COMPOSITION GOODS SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Button (celluloid) Mfrs.	2.03	2.50	.15
Celluloid Mfrs.	2.03	2.50	.15
Comb (hard rubber—no celluloid) Mfrs. ....	.70	1.00	.03
Composition Goods containing celluloid	2.03	2.50	.15
Corraline Mfrs.	2.03	2.50	.15
Fibroid Mfrs.	2.03	2.50	.15
Gutta-Percha Mfrs. ....	.70	1.00	.03
Lignoid Mfrs.	2.03	2.50	.15

RUBBER, ETC., GOODS SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Rubber Belting Mfrs. ....	.70	1.00	.03
Rubber Boot and Shoe Mfrs. ....	.70	1.00	.03
Rubber Cement Mfrs. ....	.70	1.00	.03
Rubber Mfrs. ....	.70	1.00	.03
Rubber Garments Mfrs. ....	.70	1.00	.03
Rubber Reclaiming Operations, including loading and unloading materials and products to and from cars and wagon	1.75	2.00	.03
Rubber Stamp Mfrs. ....	.70	1.00	.03
Rubber Tire Mfrs. ....	.70	1.00	.03
Vulcanized Rubber Mfrs. ....	.70	1.00	.03
Waterproofing Cloth ....	.70	1.00	.03



**STEVEDORE SCHEDULE—
RECOMMENDATIONS.**

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$50.00.

LIMIT TABLE.—All classifications, Rate “D.”

ADDITIONAL INTEREST.—It is recommended that policies issued upon stevedores under this schedule may be extended to cover a named steamship company, employing such stevedores, the insurance being limited to the care and defence of suits and to the payment of premium upon forthcoming bonds, in the event of libel. The undertaking should be limited to injuries resulting solely from the operations of the stevedore covered by the policy, and the policy should contain no obligation to pay any resulting judgment against the steamship company. Additional rate for this coverage on both E.L. and P.L. policies should be 25% of the Manual rates for the classification involved.

If, in addition to the extension described above, the policy should be further extended to cover the payment of judgment against the steamship company, within the limit of the policy, additional rate for such coverage on E.L. and P.L. policies should be 50% of the Manual rates applicable to the classification involved.

The foregoing recommendation is only available when the policy of the stevedore is carried in this Company.

Read General Recommendations.

STEVEDORE SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Grain Elevators—Floating (operating only)	2.80	2.35	.40
Steamship Agents—Wharf Employees (clerks and tallymen only when all stevedore work is let out by contract) .....	.25	1.00	.15
Steamship Agents—Wharf Employees (clerks and tallymen only when stevedoring work is done by insured) .....	.25	1.00	.40
Steamship Agents—Wharf Employees (stevedores and freight handlers)	2.80	4.00	.40
Stevedores or Lumpers—handling general freight, seagoing and lake vessels	2.80	4.00	.40
Stevedores or Lumpers—handling ore and coal or either of them exclusively	2.80	4.00	.40
Stevedores or Lumpers—river and sound steamers	2.80	4.00	.40
Weighers on Docks (when no stevedore work is done by insured)	1.26	1.50	.15

STONE SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For all risks in this schedule involving any quarry work, for E.L. only or E.L. and P.L., \$50.00. For all other classifications, for E.L. only or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at \$2.50 or over, Rate "B." All other classifications, Rate "C."

PAY ROLL.—All men employed in or about any quarry, or quarry operations, including foremen, teamsters, scabblers, drillers and laborers (not stone cutting), as well as all concerned in blasting operations, should be included in the pay roll and at the full rate.

BLASTING.—All rates in this schedule include blasting, if any.

Read General Recommendations.

STONE SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Adamant Plaster Mfrs. (no quarrying)	1.40	1.50	.10
Barytes Mfrs. (no quarrying)....	1.05	1.50	.10
Cement Mfrs. (no quarrying) ...	2.80	1.50	.25
Cement Mfg. and quarrying with or without blasting	2.80	1.50	.25
Cement, Slate, or Lime Quarries, with or without blasting	4.20	2.50	.50
Emery Works — crushing and grinding only (no quarrying). ..	1.05	1.50	.10
Flint and Spar Grinders (no quarrying)	1.05	1.50	.10
Grindstone Mfrs. (no quarrying). ..	1.05	1.50	.10
Hone and Oil Stone Mfrs.	1.05	1.50	.10
Lime Burners (no quarrying)	1.05	1.50	.10
Lime Quarries with or without blasting	4.20	2.50	.50
Lime Quarries with or without blasting, including stone crushing	3.50	2.00	.25
Lithographic Stone Mfrs. (no quarrying)	1.05	1.50	.10
Lithoid Mfrs. (no quarrying) ...	1.05	1.50	.10
Mantel (marble or slate) Mfrs. (no quarrying)	1.05	1.50	.10
Marble Cutters and Polishers (no quarrying)	1.05	1.50	.10
Millstone Mfrs. (no quarrying)..	1.05	1.50	.10
Mortar Mfrs. (no quarrying)	1.40	1.50	.10

STONE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Oolitic, Indiana Blue and Indiana Buff, Lime Stone quarrying, stone to be used for building or monumental purposes exclusively, no blasting	3.36	2.00	.04
Plaster Mills (no quarrying).....	1.40	1.50	.10
Plaster Mixing or Staff Mfrs., mixing dry plaster with hair, no crushing or grinding.....	1.00	1.50	.10
Quarries, with or without blasting. Bluestone, granite, or marble for monumental or building purposes (no quarrying for dam or bridge work)	2.80	2.00	.25
Quarries (not lime or cement) with or without blasting (not otherwise classified)	4.20	2.50	.50
Sewer Pipe Mfrs. (reinforced concrete only), including all men on ground engaged in manufacturing, no laying of pipes.	1.40	1.50	.10
Silica Grinding (no quarrying)..	1.05	1.50	.10
Slag, Excavation of, and loading on cars, with or without blasting	4.20	2.50	.50
Slate Mfrs. (no quarrying)	1.05	1.50	.10
Slate Quarries—with or without blasting	4.20	2.50	.50
Soapstone Mfrs. (no quarrying)..	1.05	1.50	.10

STONE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Stone Crushers (not lime stone) including quarrying, with or without blasting	3.50	2.00	.25
Stone Crushers (no quarrying) ...	2.80	1.50	.25
Stone Yard (no quarrying) includ- ing stone fitters sent out from yard to fit cut stones properly on job (no setting of stone). If employees sent out from stone yards to fit cut stones properly on job, also set the stones, the entire pay roll of such fitters and setters should be included under and rated the same as "Marble and Stone Setters"—see Contrac- tors' Schedule	1.05	1.50	.10
Talc Mills (no quarrying)	2.80	1.50	.10

TEAMS SCHEDULE—RECOMMENDATIONS.

All rates for teams' insurance given in the schedule include the loading and unloading hazard, except classifications marked with an asterisk (*), which do not cover loading and unloading. For these classifications the hazard of loading and unloading should be covered by Employers' and Public Liability Policies based upon the full pay roll of the drivers and their helpers (whether permanent or temporary) at the rates given for the classification involved in the Contractors' Schedule. Policies in these particular classifications should be specifically endorsed to exclude the loading and unloading hazard. All other policies should include the loading and unloading hazard, and no discount should be allowed for its elimination.

HIRED TEAMS. — Persons hiring teams from other parties should pay full teams' rate, in accordance with the classification provided therefor, except when the owner of such team is already carrying insurance thereon, in which event, the persons hiring the team should be insured at 50% of the full teams' rate, provided the insured warrants that insurance will be maintained by the owner on the same teams at full Manual rates, and further provided, that the insured's name does not appear upon the vehicle. If the insured's name does appear upon the vehicle, he should be insured

TEAMS SCHEDULE—RECOMMENDATIONS.—Cont.

at 50% of the full teams' rate, provided the owner of such team is already carrying insurance at full rates with the given Company.

SPECIAL.—Horses owned by insured but rented out to others, with vehicles attached, should be covered while such horses and vehicles are not in charge of the insured or any of his employees, at a rate of \$2.00 per horse per annum. Horses (not saddle horses nor horses rented with vehicles) which insured hires or furnishes to others, should be covered while not in charge of the insured or any of his employees at \$1.00 per horse per annum.

MINIMUM PREMIUM.—If the total premium upon a teams' policy is less than \$50.00, the minimum annual premium should be equal to the highest annual rate charged for one team covered by the policy. If the total premium on the policy is \$50.00 or more, the minimum annual premium should be \$25.00.

LIMIT TABLE.—All classifications, Rate "B."

Note.—Teams insurance should not be written for limits of less than \$5,000.00 and \$10,000.00.

TEAMS PROPERTY DAMAGE INSURANCE— RECOMMENDATIONS.

This is a term adopted to designate insurance to provide against loss arising from the liability of the insured for damages by reason of injury to or destruction of property of any or every description (not, however, the property of the insured when in the care of the insured or any of his employees, nor carried in, upon, or by the vehicles covered) due to the ownership, use, or maintenance of the teams. This form of insurance should only be written concurrently with a teams' policy.

The rate for covering such property damage up to a limit of \$1,000.00, should be 20% of the premium charged for the team so covered, with a minimum premium for this feature of \$3.00 per team per annum. Such property damage should be written upon bicycle delivery vehicles (not motor cycles) for the same limits, for a minimum premium of \$2.00 per bicycle only in the territory covered by this Manual. Insurance in excess of a limit of \$1,000.00 should be written for an additional premium, equal to 3% of the premium charged for such \$1,000.00 limit for each \$100.00 in excess of \$1,000.00, and not in excess of \$2,000.00. For each \$100.00 in excess of \$2,000.00 there should be a further premium charge equal to 1½% of the premium charge for the first limit of \$1,000.00.

Read General Recommendations.

TEAMS SCHEDULE—RATES.

Ambulances	\$18.00
Ash or Garbage Removers; classify as contractors (Street or Building).	
Baggage Transfer	21.50
Bakers	7.25
Bicycle Delivery Vehicles.....	5.00
*Boiler Makers and Dealers.....	12.50
Bottlers (including Mineral water deal- ers)	12.50
Box and Barrel Makers or Dealers.....	7.25
Brewers	12.50
Building Material Merchants.....	8.50
Butchers (Wholesale or Retail).....	9.00
Candy Manufacturers—Wholesale	7.25
Carpenters	8.50
Coal Dealers	11.50
Confectioners	9.00
Contractors (Street work or Building)..	8.50
Department Stores	16.50
Dry Goods Stores—retail.....	16.50
Dry Goods Stores—wholesale.....	7.25
Dyers and Cleaners.....	7.25
Electric Light and Power Companies...	12.50
Express—(no baggage delivery).....	18.00
Fire Patrol and Salvage Corps.....	40.00
Florists	7.25
Furniture Dealers (not moving vans)...	8.50
*Furniture Wagons—Vans or Trucks...	11.50
Garbage, refuse, and ashes, collection carts	8.50
Gas and Water Mains.....	12.50

TEAMS SCHEDULE—RATES.—Continued.

Grain, Hay, and Feed Dealers.....	10.50
Grocers—retail	9.00
Grocers—wholesale	7.25
Hand Trucks—not including peddlers' trucks	5.00
Hired Teams—(see recommendation, page 167).	
Ice Cream Dealers and Ice Cream Manufacturers	9.00
Ice Dealers	19.50
Importers or dealers in wines or liquors handling case goods only.....	7.25
Junk and Scrap Iron Dealers.....	12.50
Kindling Wood Makers and Dealers....	7.25
Laundries	7.25
Liquor Dealers	10.00
Lumber Manufacturers or Dealers—all kinds	8.50
*Machinery Dealers	12.50
Mail Wagons	18.00
Masons' Materials	8.50
Milk Dealers	7.25
Newspaper Delivery	40.00
Oil Distributing Companies.....	9.00
Omnibus Lines (Passenger risk included)	40.00
Physicians' Vehicles—for one horse—..	8.25
Physicians' Vehicles—for each additional horse	2.50
Piano Movers	15.00

TEAMS SCHEDULE—RATES.—Continued.

Plate Glass Teams, excluding placing glass in position.....	9.00
Plumbers or Plumbers' Supplies.....	9.00
Private Vehicles—for one horse.....	5.00
Private Vehicles—for each additional horse	2.50
Provision Dealers and Meat Packers....	9.00
Provision Dealers—Wholesale (not meat packers)	7.25
Public Service Vehicles:	
Cabs—one or two horses (passenger risk included)	17.50
Hacks—one or two horses (passenger risk included)	17.50
Hansoms—one or two horses (passenger risk included).....	17.50
Herdicks—one or two horses (passenger risk included).....	17.50
Hotel Omnibuses—one or two horses (passenger risk included).....	17.50
Livery Vehicles, when in charge of drivers of insured, one or two horses (passenger risk included)...	17.50
Undertakers' Carriages, when in charge of drivers of insured, one or two horses (passenger risk included)	17.50

TEAMS SCHEDULE—RATES.—Continued.

Push Carts	2.50
Railway Iron	12.50
Saddle Horses—For all saddle horses while so used whether ridden by em- ployees of the assured or rented to or ridden by others \$5.00 per horse per annum.	
*Safe Movers and Mfrs.....	12.50
Salesmen's and Collectors' Teams—no delivery of goods—one or two horses	8.25
Sign Painters' Teams (excluding erec- tion of signs).....	9.00
Snow Removal Teams, as Contractors' Teams.	
Soap Makers	7.25
Street Cleaners' Carts.....	7.25
Street Railway Teams—not street cars.	12.50
Street Sprinklers	7.25
Street Sweepers (ordinary revolving brushes)	7.25
Street Sweepers (operated by power)...	16.50
*Structural Iron and Steel.....	12.50
Sugar Refineries	7.25
Telegraph and Telephone Companies...	7.25
Truckmen—not otherwise classified, re- tail or wholesale delivery.....	11.50
Undertakers' H e a r s e s and Coffin Wagons	9.00
Vacuum Cleaning Machines (excluding accidents to employees). Teams	

TEAMS SCHEDULE—RATES.—Continued.

hazard not to be written without E.L. and P.L.....	7.25
Wagons drawn by one or two horses, used for business purposes only and not delivering for others, not other- wise classified—retail	9.00
Wagons drawn by one or two horses, used for business purposes only and not delivering for others, not other- wise classified—wholesale	7.25

TEXTILE SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."
Read General Recommendations.

TEXTILE SCHEDULE—RATES.

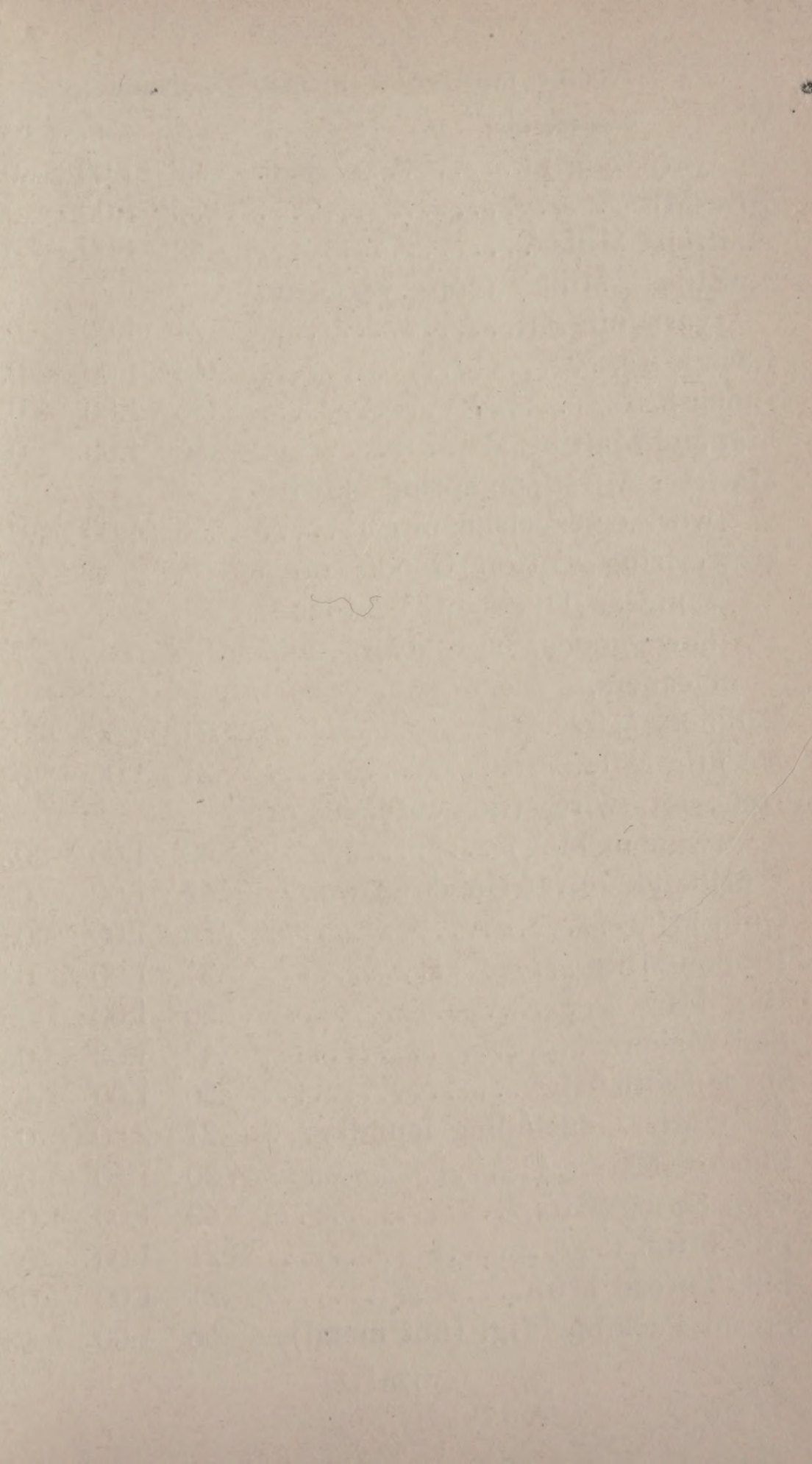
Classification.	E.L.	Coll.	P.L.
Artificial Feather and Flower Mfrs. ....	.56	1.00	.03
Awning and Tent Mfrs. (shop only)—no manufacturing of wooden pegs or iron frames..	.42	1.00	.03
This classification not to be used for division of pay roll purposes, and not to be used if assured engages in erection of awnings and tents. Where both shop and outside operations are involved, see "Awning and Tent Mfrs.—shop and erecting," Miscellaneous Schedule.			
Badge (silk or worsted) Mfrs. ....	.42	1.00	.03

TEXTILE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Bag (burlap, sacking) Mfrs.—			
weaving .....	.56	1.00	.03
Bag Mfrs. (sewing only) .....	.56	1.00	.03
Bleacheries .....	.56	1.00	.03
Bonnet Frame Mfrs. (no wire manufacturing) .....	.28	1.00	.03
Braid Mfrs. (not embroidery mfrs.) .....	.42	1.00	.03
Bunting Mfrs. ....	.56	1.00	.03
Burlap and Sack Mfrs. ....	.56	1.00	.03
Calenderers .....	.56	1.00	.03
Calico Printers .....	.56	1.00	.03
Canvas Belting Mfrs. ....	.80	1.00	.03
Caps, Mfrs. of, cloth only, sewing machine risk .....	.21	1.00	.03
Carding and Fulling Mills .....	.56	1.00	.03
Carpet Mfrs. ....	.56	1.00	.03
Cloak Mfrs. ....	.21	1.00	.03
Cloth Spongers .....	.56	1.00	.03
Clothing Mfrs. ....	.21	1.00	.03
Collar and Cuff Mfrs.—including laundry .....	.21	2.00	.03
Corset Mfrs. ....	.21	1.00	.03
Cotton Batting Mfrs. (no shoddy, wadding or waste mfrs.)....	4.20	1.50	.03
Cotton Spinners .....	.56	1.00	.03
Cotton Weavers .....	.56	1.00	.03
Dressmakers .....	.21	1.00	.03
Duck Cloth Mfrs. ....	.56	1.00	.03
Dyers of Textiles—new goods			

TEXTILE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
(not Dyers and Cleaners) ..	.56	1.00	.03
Elastic Web Mfrs. ....	.42	1.00	.03
Embroidery Mfrs. ....	.42	1.00	.03
Feather Pillow Mfrs. ....	.21	1.00	.03
Feather and Flower (artificial) Mfrs. ....	.56	1.00	.03
Felting Mfrs. ....	.56	1.00	.03
Finishers of Textiles—new goods (same as Dyers).			
Flax Mills ....	.56	1.00	.03
Fringe and Braid Mfrs. (not em- broidery mfg.) ....	.42	1.00	.03
Fulling Mills ....	.56	1.00	.03
Fur Goods Mfrs. (not preparing skins) ....	.56	1.00	.03
Furnishing Goods Mfrs. ....	.21	1.00	.03
Garment Mfrs.—see Clothing Mfrs.			
Glove and Mitten (silk, woolen or thread) Mfrs. ....	.42	1.00	.03
Hair Cloth Mfrs. ....	.56	1.00	.03
Handkerchief Mfrs.—no weaving.	.21	1.00	.03
Hat (straw) Mfrs. ....	.21	1.00	.03
Hat (not straw) Mfrs., including moulding and manufacturing of felt ....	.42	1.00	.03
Horse Blanket Mfrs. ....	.56	1.00	.03
Hose (cotton) Mfrs. ....	.42	1.00	.03
Hosiery Mfrs. ....	.42	1.00	.03
Hosiery Mfrs. (from cop yarn—no			



TEXTILE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
yarn mfg.) .....	.42	1.00	.03
Jute Mfrs. ....	.56	1.00	.03
Knitting Mills .....	.42	1.00	.03
Knitting Mills (cop yarn—no yarn mfg.) .....	.21	1.00	.03
Lace Mfrs. ....	.42	1.00	.03
Linen Mfrs. ....	.56	1.00	.03
Mat and Matting Mfrs.....	.56	1.00	.03
Mattress Mfrs. (no spring or wire work or excelsior mfg.).....	.56	1.00	.03
Mercerizing Cotton Goods, rates same as Dyers of Textiles— new goods, not dyers and cleaners.			
Millinery Mfrs. ....	.21	1.00	.03
Necktie Mfrs. ....	.21	1.00	.03
Net—not wire (no cordage or twine making) .....	.42	1.00	.03
Plush and Velvet Goods Mfrs....	.42	1.00	.03
Quilt Mfrs. ....	.56	1.00	.03
Ribbon Mfrs. ....	.21	1.00	.03
Rug Mfrs. ....	.56	1.00	.03
Sail Makers .....	.42	1.00	.03
Shade Cloth Mfrs.....	.56	1.00	.03
Shirt Mfrs.—including laundry...	.21	2.00	.03
Shoddy Mfrs.	4.20	1.50	.03
Shoe String Mfrs.....	.42	1.00	.03
Silk Mfrs. ....	.21	1.00	.03
Silk Thread Mfrs.....	.21	1.00	.03
Steam Packing Mfg. (not metal).	.56	1.00	.03

TEXTILE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Straw Hat Mfrs.....	.21	1.00	.03
Stuff and Woolen Dyers—in connection with textile mfrs.....	.56	1.00	.03
Suspenders Mfrs. ....	.42	1.00	.03
Tailors .....	.21	1.00	.03
Textile Mfrs.—cotton and woolen mills, excluding shoddy mfrs..	.56	1.00	.03
Thread (cotton or linen) Mfrs... ..	.56	1.00	.03
Thread (silk) Mfrs.....	.21	1.00	.03
Typewriter Ribbon Mfrs.....	.42	1.00	.03
Umbrella Mfrs. ....	.42	1.00	.03
Upholstery Fabric Mfrs.....	.42	1.00	.03
Upholstery Trimmings Mfrs.....	.42	1.00	.03
Wadding and Waste.....	4.20	1.50	.03
Wicking Mfrs. ....	.56	1.00	.03
Window Shade and Cloth Mfrs.—making and mounting.....	.42	1.00	.03
Wool Combers .....	.56	1.00	.03
Wool Extract Mfrs. (chemical separation of wool from cotton).	.70	1.50	.03
Wool Spinners, excluding shoddy mfrs. ....	.56	1.00	.03
Wool Weavers, excluding shoddy Mfrs. ....	.56	1.00	.03
Woolen Dyers—in connection with Textile Mfrs. ....	.56	1.00	.03
Yarn Finishing—no manufacturing of yarn (putting silk finish on and winding on spools)	.21	1.00	.03
Yarn Mfrs. ....	.56	1.00	.03

TOBACCO SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications, Rate "D."

Read General Recommendations.

TOBACCO SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Cigar and Cigarette Mfrs.....	.17	1.00	.03
Tobacco (chewing, smoking, plug, and fine cut) Mfrs.....	.24	1.00	.03
Tobacco (snuff) Mfrs.....	.24	1.00	.03
Tobacco Mfrs. (not otherwise clas- sified) .....	.24	1.00	.03

VESSEL SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—Per vessel or per policy, E.L., or E.L. and P.L., \$25.00.

PUBLIC LIABILITY.—Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE.—All classifications, Rate “D.”

Read General Recommendations.

VESSEL SCHEDULE—RATES.

Rates in this schedule include the Collision hazard. Policies should not be issued to exclude Collision hazard.

Classification.	E.L.	Coll.	P.L.
Bargemen and Lightermen.....	2.80	2.35	.40
Barge and Canal Boatmen—crews only—no loading and unload- ing .....	.98	1.25	.40
Ferry Companies .....	.98	1.25	(a)
Fishing Vessels .....	.98	2.50	.25
Great Lakes Sailing Vessels.....	1.35	2.50	.75
Great Lakes Steamers	1.35	2.50	1.05
Great Lakes and River Tugboats —towing	1.35	2.00	1.05

These rates apply to all vessels plying on the Great Lakes irrespective of the Home Port.

The above rates include collision hazard. Policies should not be issued to exclude collision hazard. Rates also exclude First Aid under E. L. First

VESSEL SCHEDULE—RATES.—Continued.

Classification.

E.L. Coll. P.L.

Aid included under P.L. Add 10% to E. L. rates to include First Aid. Minimum Premium per vessel or per policy, E. L. or E. L. and P. L.—\$25.00. For excess limits apply Indiana Manual Table Rate "D." The rates for these classifications are made to conform to the New York Manual rates in order to equalize the rates on all vessels plying on the Great Lakes and avoid vessels being written in one port at a lower rate than they may be written in some other port, it being recognized that there should not be discrimination among insured.

Steam Boats, Towing Boats, Tug Boats and Barges plying on the Mississippi, Ohio, Missouri, and tributary rivers, including Roustabouts doing stevedoring work	1.40	2.00	.70
Waterboats—supplying water for shipping	1.54	2.00	.70

WAREHOUSE AND STORE SCHEDULE— RECOMMENDATIONS.

POLICY FORMS.—All classifications in this schedule marked (b) in P.L. column should be written upon General Liability forms, with area and frontage charges in lieu of a P.L. rate. (See General Liability Schedule.) All other classifications should be written upon the Manufacturers' E.L. and P.L. forms.

MINIMUM PREMIUM.—For all classifications written upon General Liability form, \$10, exclusive of elevators. For all other classifications, for E.L., or E.L., and P.L., or E.L., P.L., and Teams, \$25.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

PUBLIC LIABILITY.—Apply to Home Office for P.L. rate on any classification in this schedule marked (a).

LIMIT TABLE.—Billiard and Bowling Halls, Theatres, Rate "A." Apartment Hotel and Hotel Apartment (excluding laundry), Asylums, Baths, Hospitals, Hotels, Junk

WAREHOUSE AND STORE SCHEDULE—RECOMMEN-
DATIONS—Continued.

Dealers, Rag and Paper Stock Dealers,
Restaurants, Scrap Iron Dealers, Wine and
Spirit Merchants—Retail, Dry Goods
Stores—Retail, Department Stores, Rate
“ B.” All other Wholesale and Retail
Store risks, Rate “ C.” All other classifi-
cations, Rate “ D.”

Read General Recommendations.

WAREHOUSE AND STORE SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Agricultural Implements Stores (no manufacturing) .....	.77	1.00	(b)
Apartment Hotel and Hotel Apart- ment (excluding laundry)...	.14	1.00	(b)
Apartment Houses .....	.14	1.00	(b)
Asylums, including pay roll of en- tire staff (excluding accidents due to negligence of profes- sional attendants) .....	.14	1.00	(b)
Athletic Clubs .....	.35	1.00	(b)
Auction Rooms .....	.49	1.00	.45
Barbers .....	.42	1.00	(b)
Barbers' Supplies (no manufactur- ing) .....	.28	1.00	(b)
Baths (excluding accidents due to negligence of professional at- tendants) .....	.49	1.00	(b)
Billiard and Bowling Halls.....	.70	1.25	(b)
Bottles (2d hand), Dealers in....	1.40	1.50	.10

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Butchers—meat or provision stores (no manufacturing, slaughtering or rendering)...	.28	1.25	(b)
Butchers' Supplies (no manufacturing) .....	.28	1.00	(b)
Carriage Repositories and Sales-rooms .....	.28	1.00	(b)
Clerical Office Employees in manufacturing plants (E.L. and P.L. 14 cents or E.L. only 14 cents).			
Clerical Office Employees under General Liability Policies....	.07	.60	(b)
Clothing Store, Wholesale or Retail, with or without manufacturing .....	.21	.60	(b)
Club Houses (not athletic, country, or yacht club) .....	.21	1.00	(b)
Cold Storage Warehouses.....	1.40	1.80	.45
Cotton and Woolen Clipping, new goods only (dealers in, and baling, not rag and paper stock dealers)	1.00	1.00	.10
Counter Lunch Room.....	.63	1.00	(b)
Country Clubs .....	.35	1.00	(b)
Dentist .....	.42	1.00	(b)
Department Stores .....	.42	1.00	(b)

This classification should apply to 5 and 10 cent stores or stores advertising merchan-

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
dise for sale at a maximum or minimum stated price.			
Dry Goods Stores (no manufacturing) .....	.28	1.00	(b)
Furniture Dealers (store only) ..	.28	1.00	(b)
Glass Merchants, including operations of bending, grinding, bevelling and silvering plate glass .....	.35	1.50	(b)
Grain Elevators—line or terminal.	1.75	1.50	.30
Grain Elevators (line) including any or all of the following incidental operations:			
Dealers in Coal and Wood, Wire fencing, Agricultural implements, Hay, Grain, and Feed and Lumber Yard.....	1.75	1.50	.30
Hardware Stores (no manufacturing) .....	.28	1.00	(b)
Hay, Straw and Feed Dealers....	.77	1.25	.25
Hay, Straw, Feed, Grain, Cotton—Weighers, Inspectors, Graders and Watchmen conducting such operations exclusively (not including loading and unloading).....	.42	1.25	.10
Hide and Leather Dealers.....	.77	1.25	(b)
Hospitals, veterinary surgeon....	2.10	2.00	2.00
Hospitals, including pay roll of entire staff (excluding acci-			

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
dents due to negligence of professional attendants) . . . . .	.14	1.00	(b)
Hotels (excluding laundry) . . . . .	.49	1.00	(b)
Importers and Dealers in Goat and Sheep skins . . . . .	.28	1.00	(b)
Iron Merchants (not junk or scrap iron or hardware dealers)	1.75	1.00	(b)
Jewelry Stores, Wholesale or Retail or both, all employees, including clerical office force . . .	.17½	.60	...
Junk Dealers (shop and yard)	7.00	2.00	.25
Ladies Hair Dressing and Manicuring . . . . .	.42	1.00	(b)
Leather and Hide Dealers . . . . .	.77	1.25	(b)
Machinery Dealers—(store only, no manufacturing) . . . . .	.77	1.00	(b)
Malt Houses	1.40	1.50	.12
Marketmen—including meat and provision store (no manufacturing, slaughtering, or rendering) . . . . .	.28	1.50	(b)
Mercantile or Manufacturing Premises variously occupied by persons other than the owner, not otherwise classified (owners' risk only) . . . . .	.21	1.00	(b)
Milk Dealers—store or depot only	.28	1.00	(b)
†Office Buildings . . . . .	.14	1.00	(b)

†Pay roll to be included is only that of employees engaged in the care, custody and maintenance of the building and premises.

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Paper and Rag Stock Dealers— handling new paper waste from publishers, printers, lithographers, etc., or hand- ling new cloth clippings from manufacturing establish- ments; no handling of junk, old rags, or old paper.....	1.40	1.50	.25
Photographers—Studio work (not producing moving pictures)..	.28	1.00	(b)
Poultry Dealers, Wholesale or Re- tail (including killing of poul- try) .....	.28	1.00	(b)
Private Garages—when occupied only by the insured and when automobiles kept therein are insured in this Company. (This classification is avail- able where garage is not on same premises with dwell- ing.)			
Flat rate for each in lieu of Area and Frontage charge, \$4.00.			
Private Stable—occupied only by the insured and when teams kept therein are insured in this Company. (This classification			

WAREHOUSE AND STORE SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
is available when stable is not on same premises with dwelling.)			
Flat rate for each in lieu of Area and Frontage charge, \$4.00.			
†Public Libraries .....	.14	1.00	(b)
†Public Museums of Art or Natural History .....	.14	1.00	(b)
†Public Picture Galleries .....	.14	1.00	(b)
Rag and Paper Stock Dealers.....	2.80	1.00	.25
Real Estate Employees, outside of office, including collector, no construction work .....	.35	1.00	.05
Restaurants .....	.49	1.00	(b)
Retail Stores (not otherwise classified) .....	.28	1.00	(b)
Rubber Stock Dealers—Receiving, handling, baling and shipping old rubber stock	1.75	2.00	.15
Scrap Iron Dealers (shop and yard)	7.00	2.00	.25
Ship Chandler Stores (no manufacturing) .....	.28	1.00	(b)
Skins, Goat and Sheep—importers and dealers .....	.42	1.00	(b)
Store Risks—not otherwise classified (no manufacturing).....	.28	1.00	(b)
Storage (cold)	1.40	1.80	.30

†Pay roll to be included is only that of employees engaged in the care, custody and maintenance of the building and premises.

WAREHOUSE AND STORE SCHEDULE—RATES—Cont.

Classification.	E.L.	Coll.	P.L.
Storage (baled cotton).....	1.40	2.00	.30
Storage (furniture)	1.40	2.00	.20
Storage (grain)	1.40	2.00	.30
Storage—general merchandise (not otherwise classified)....	1.75	2.50	.30
Tailor Store, Wholesale or retail, including cutting—with or without manufacturing.....	.21	.60	(b)
Tenements .....	.14	1.00	(b)
Theatre and Exposition Building Employees .....	.49	1.00	†
Theatrical Companies or Actors..	.49	1.00	(a)
Theatrical Companies on Tour...	.49	1.00	.05
Tobacco Rehandlers .....	.28	1.00	.15
Traveling salesmen should be covered only while about Insured's premises upon one-third of their actual pay roll at clerical office force rate.			
Warehouse, Private—used exclusively for storing surplus stock of the insured, and covered in connection with store or other sales place, to take the rate of such store or sales place. Not applicable to any form of warehousing or storing, for which specific rates are made in this schedule.			

†If public is taken theatre policy form should be used.

WAREHOUSE AND STORE SCHEDULE—RATES—Cont.

Classification.	E.L.	Coll.	P.L.
Warehousemen (general merchandise, not otherwise classified).	1.75	2.50	.30
Wholesale Stores only (not otherwise classified) .....	.28	1.00	(b)
Wholesale and Retail Stores (not otherwise classified) .....	.28	1.00	(b)
Wholesale or Retail Poultry Dealers (including killing of poultry) .....	.28	1.00	(b)
Wine and Spirit Merchants.....	.42	1.00	(b)
Wine and Spirit Merchants (retail), no bar on premises; liquor sold in packages only..	.28	1.00	(b)
Wool Merchants—office and warehouse .....	.49	1.00	.25
Yacht Clubs .....	.35	1.00	(b)
Y.M.C.A. and Y.W.C.A. Institutions—Pay roll should include all teaching, preaching and operative force .....	.14	1.00	(b)

WOOD SCHEDULE—RECOMMENDATIONS.

MINIMUM PREMIUM.—For E.L. only, or E.L. and P.L., or E.L., P.L., and Teams, \$25.00.

The Minimum Premium applicable to a Manufacturers' Employers' Liability Policy or to a Manufacturers' Employers' Liability and a Manufacturers' Public Liability Policy when written concurrently with a Teams Policy should be not less than \$15.00. The total minimum premium, including Teams, should be not less than \$25.00.

LIMIT TABLE.—All classifications rated at \$1.00 E.L. or over, Rate "C." All other classifications, Rate "D."

Read General Recommendations.

WOOD SCHEDULE—RATES.

Classification.	E.L.	Coll.	P.L.
Barbers' Supplies (including furniture manufacturing) . . . . .	.84	1.75	.03
Barrel Mfrs.—making heads, hoops, staves, etc., and assembling	1.75	3.00	.03
Barrel Mfrs.—not making heads, hoops, staves, etc., assembling only	1.40	1.25	.03
Barrel (wood veneer) Mfrs.	1.75	1.25	.03
Baseball Bat Mfrs.—see rates for Crutch Mfrs.			
Basket (willow ware) Mfrs. . . . .	.59	1.00	.03

WOOD SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Basket (wood veneer) Mfrs.....	1.75	1.25	.03
Basket (wood veneer) Mfrs.—not manufacturing veneer or using machinery	1.40	1.25	.03
Bedstead (not metal) Mfrs.....	.84	1.75	.03
Bee Hive Mfrs.	1.12	1.25	.03
Bellows Mfrs.	1.12	1.25	.03
Bent Wood Mfrs.....	1.12	1.75	.03
Billiard Table Mfrs., including setting up at place of delivery.	.84	1.75	.03
Block (pulley) Mfrs.	1.12	1.25	.03
Bobbin and Spool (wood) Mfrs...	1.12	1.25	.03
Broom Mfrs. (no saw mill).....	.35	1.00	.03
Broom Mfrs. (with saw mill)....	1.12	1.50	.03
Brush Mfrs. (no saw mill).....	.35	1.00	.03
Brush Mfrs. (with saw mill).....	1.12	1.50	.03
Cabinet Works (factory or factory and store) .....	.84	1.75	.03
Cane (walking) Mfrs.....	.84	1.00	.03
Canoe (wood) Builders (shop only) .....	.84	1.25	.03
Carpenters (shop only)	1.12	1.25	.10
Carriage Wood Mfrs.—see rates Wood Turners.			
Chair Mfrs. ....	.84	1.75	.03
Coffin and Casket (wood) Mfrs..	.84	1.25	.03
Coopers	1.75	3.00	.03
Cork Cutting Works .....	.84	1.25	.03
Crutch Mfrs. ....	.84	1.25	.03
Fishing Rod Mfrs. ....	.59	1.25	.03

WOOD SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Furniture (factory or factory and store) mfg. and finishing.....	.84	1.75	.03
Furniture, Chair, and Cabinet Works—assembling of manufactured parts only (on premises where no machinery is employed) .....	.59	1.25	.03
Furniture Mfrs. (in rough)—to be sold unfinished	1.40	1.75	.05
Golf Clubs Mfrs.....	.84	1.25	.03
Hat Block Mfrs.....	1.12	1.25	.03
Hot House Mfrs. (shop only)....	1.12	1.25	.03
House (portable) Mfrs. (shop only)	1.12	1.50	.03
Ice Cream Freezer Mfrs.....	1.12	1.25	.03
Incubator Mfrs.	1.12	1.25	.03
Joiners (in shop).....	1.12	1.25	.10
Keg Mfrs. (see Barrel).....			
Kindling Wood Mfrs.....	1.40	1.50	.03
Ladder Mfrs.	1.12	1.25	.03
Last Mfrs.	1.12	1.25	.03
Lead Pencil Mfrs. ....	.59	1.25	.03
Mantel (wood) Mfrs. (shop only). .	1.12	1.75	.03
Mast and Spar Mfrs. (shop only)	1.40	1.50	.10
Musical Instrument Mfrs. (wood). .	.42	1.00	.03
Organ (cabinet or parlor) Builders, including setting up at place of delivery.....	.42	1.00	.03
Organ (pipe for churches) Builders, including setting up at			

WOOD SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
place of delivery .....	.84	1.25	.03
Pail Mfrs.	1.75	3.00	.03
Parquet Flooring Mfrs. (shop only)	1.12	1.75	.03
Pattern and Model (wood) Mfrs..	1.12	1.25	.03
Peg and Skewer (wood) Mfrs....	1.12	1.25	.03
Piano Mfrs., including setting up at place of delivery.....	.42	1.00	.03
Piano Action Mfrs.....	.42	1.00	.03
Piano Forte Case Mfrs.....	.42	1.00	.03
Piano Key Mfrs. ....	.42	1.00	.03
Piano Mfrs.—assembling of parts only .....	.35	1.00	.03
Piano Players, Automatic—manufacturing, installing and repairing .....	.42	1.00	.03
Picture Frame Mfrs.....	.84	1.50	.03
Picture Frame Mfrs. (no power machinery) .....	.42	1.00	.03
Picture Frame Mfrs. (not operating moulding mill nor manufacturing mouldings) .....	.70	1.00	.03
Pipe Mfrs.—wood (tobacco).....	.59	1.25	.03
Pulley Block (wood) Mfrs.....	1.12	1.25	.03
Pump (wood) Mfrs.....	1.12	1.25	.03
Pyrographic Goods Mfrs.....	.56	1.00	.03
Rattan Goods Mfrs .....	.59	1.00	.03
Refrigerator Mfrs. (shop only)...	1.12	1.25	.03
School Supplies Mfrs.....	1.12	1.00	.03
Screen Mfrs. (window or door)...	1.12	1.25	.03

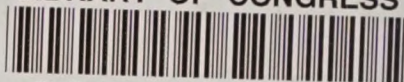
WOOD SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Shade Roller Mfrs. (including assembling)	1.40	1.25	.03
Showcase Mfrs.	1.12	1.20	.03
Spar and Mast Mfrs. (shop only). ..	1.40	1.50	.10
Spool (wood) Mfrs.....	1.12	1.25	.03
Tank (wood) Builders (shop only)	1.75	1.50	.03
Toy (wood) Mfrs.	1.12	1.25	.03
Trunk (wood) Mfrs.—including metal frames and fittings.....	1.40	1.00	.03
Tub Mfrs.	1.75	3.00	.03
Turners (wood)	1.12	1.25	.03
Veneer Package Mfrs.—fruit and vegetable baskets, butter dishes, etc., made from veneer (not veneer mfrs.).....	1.12	1.25	.03
Veneer Seat Mfrs. (not veneer mfrs.)	1.12	1.00	.03
Washboard Mfrs.	1.12	1.25	.03
Washing Machine and Clothes Wringers Mfrs.	1.12	1.25	.03
Weather Strips Mfrs. (window or door) .....	.70	1.25	.03
Wheelbarrow (wood) Mfrs.....	1.12	1.20	.03
Willow Ware Mfrs.....	.59	1.00	.03
Windmill (wood) Mfrs. (shop only)	1.12	1.50	.03

WOOD SCHEDULE—RATES.—Continued.

Classification.	E.L.	Coll.	P.L.
Window Blind and Wood Shade			
Mfrs.	1.40	1.50	.10
Woodenware Mfrs.	1.40	3.00	.03
Wood Mantel Mfrs.	1.12	1.75	.03
Wood Tank Builders (shop only).	1.75	1.50	.03
Wood Turners	1.12	1.25	.03

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